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# 1992 HOUSING ELEMENT OF THE GENERAL PLAN

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*Prepared by the Stanislaus County Department  
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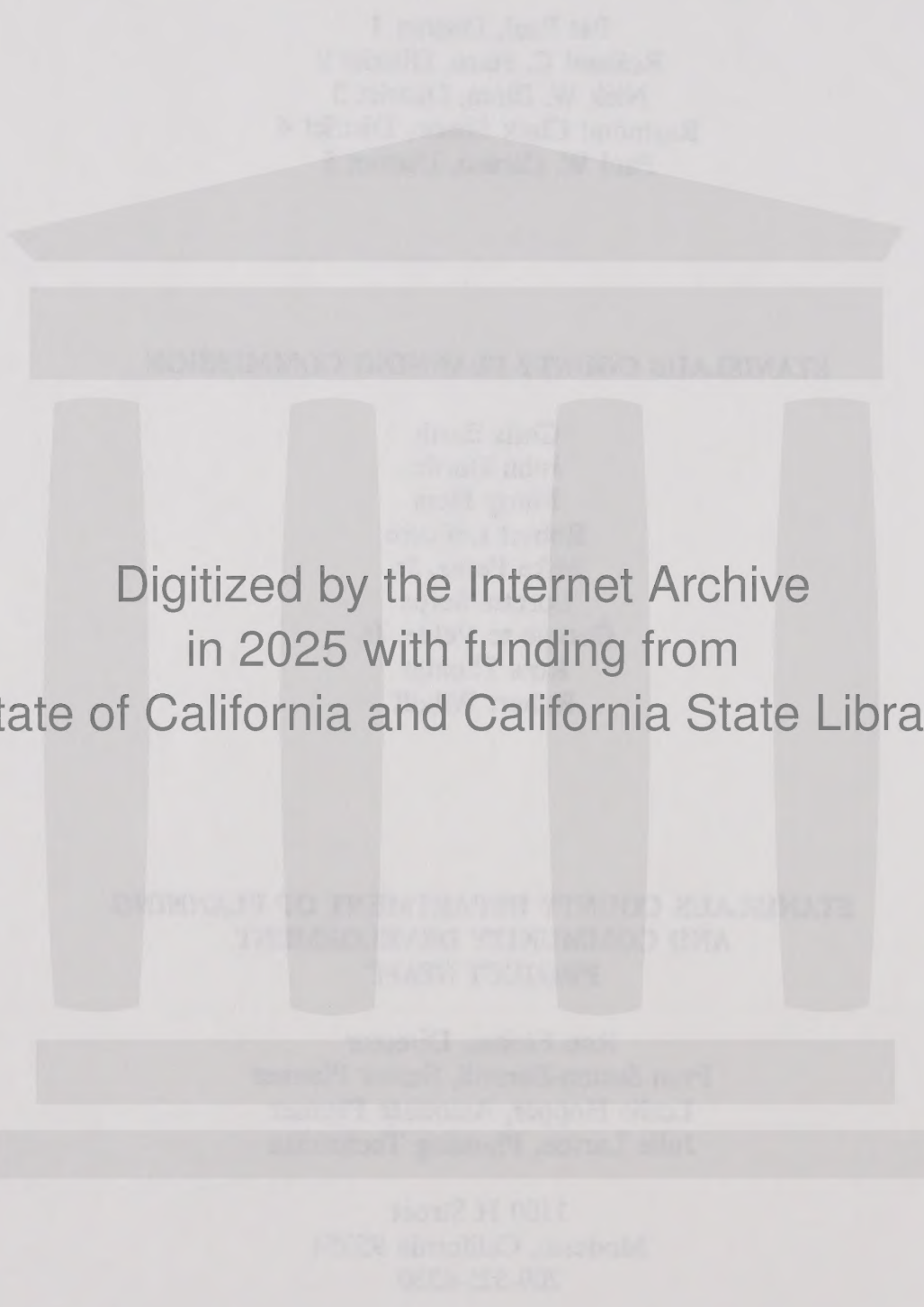
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# STANISLAUS COUNTY, CALIFORNIA

## HOUSING ELEMENT 1992 - 1997

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## **I. INTRODUCTION**

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### **A. EXECUTIVE SUMMARY**

The purpose of the 1992 Housing Element is to identify current and projected housing needs in the unincorporated area of Stanislaus County and to set forth goals, policies and programs that address those needs. Stanislaus County has prepared this Housing Element to meet State housing objectives and other requirements of State law. In addition, the revised Housing Element updates the 1985 Housing Element by incorporating new information and reflecting community concerns related to housing in Stanislaus County.

#### **1. Local/Regional Housing Data**

**Population Characteristics:** Stanislaus County is one of the fastest growing counties in California. During the 1980's the County's population climbed from 265,900 to 370,522 for a total increase of 39%, compared to 26% statewide. A major factor contributing to rapid population growth was an influx of San Francisco Bay Area commuters who were priced out of the local housing market but were able to find affordable housing in Stanislaus County.

Most of the Stanislaus County's population increase occurred in the nine incorporated cities rather than the unincorporated area of the County. Whereas the incorporated population increased 59%, the population of unincorporated Stanislaus County increased only 3%. At the same time, the percentage of population living in the incorporated areas increased from 65% in 1980 to 74% in 1990, continuing the shift from rural to urban lifestyles demonstrated in past decades.

The slower growth rate in the unincorporated area of Stanislaus County was due mainly to annexation of unincorporated lands by the cities. In fact, LAFCO records show that cities annexed more than 5,000 acres from 1984 to 1991. County land use policies and agreements with the cities regarding growth management within established spheres of influence also contributed to the slower growth rate in the unincorporated area.

Approximately 81% of the 1990 population in unincorporated Stanislaus County was white, compared with 88% in 1980. Of the total population in the unincorporated area, the percentage of people of Hispanic origin grew from 17% in 1980 to 26% in 1990. Southeast Asian refugees are another rapidly increasing segment of the population.

The California Department of Finance projects that Stanislaus County's total population, including incorporated as well as unincorporated areas, will reach 445,700 in 1995 and 502,300 in 2000.

**Employment Trends:** Overall, the economic forecast for Stanislaus County is favorable, with growth occurring mainly in the nonagricultural sector. The result will be a more stable and diversified economy.

**Housing Stock Characteristics:** From 1980 to 1990, U.S. Census data show that while the population of the unincorporated area increased by 2,723, the number of housing units decreased by 1,490 (from 34,142 in 1980 to 32,652 in 1990). At the same time, persons per household increased from 2.93 to 3.08, the percentage of overcrowded units increased from 8% to 13%, and the vacancy rate dropped from 7% to 5%. All of these factors indicate a shortage of affordable housing in the unincorporated area of Stanislaus County.

In 1991 planning staff surveyed 14,564 units or 43% of the total housing units in unincorporated Stanislaus County to determine housing conditions. The survey indicated that 16% of the units were in substantial need of rehabilitation, while another 37% showed moderate need for rehabilitation.

**Special Needs:** Stanislaus County's most significant housing problem is affordability. In 1990, the median price for a home was \$124,300 and median rent was \$417. The median income for a family of four was \$32,500. Groups requiring assistance include low-income persons (including families and seniors), first-time buyers, and the homeless. There are long waiting lists for below-market units and rent subsidy programs. The 1990 Census indicated that 11% of the population was 65 years or older (8% at poverty level), 778 persons in the labor force had a work disability (832 not working had a disability) and 3,106 households were headed by a woman (42% of all families below the poverty level).

**Regional Needs:** Stanislaus Area Association of Governments allocates Stanislaus County the following fair share of the regional housing need for 1990-1997:

Very Low Income:	529
Low Income:	375
Moderate Income:	463
Above Moderate Income:	<u>838</u>

2,206      housing units

**Land Inventory:** Approximately 2,177 acres in unincorporated Stanislaus County are available for residential development. Based on existing zoning and availability of services, this acreage will support up to 5,306 units, including 899 multi-family units in R-3 and H-1 zones. The County's regional share for 1990-1997 is 2,206 units.

**Constraints/Resources:** The cost of raw land has risen dramatically. Construction financing is difficult to acquire and comprises approximately 10% of the cost of a new home. The median price of a home in Stanislaus County skyrocketed 106.82% over the past decade. County fees for a single-family residence were \$5,500 in 1989, constituting about 4% of a median priced home. The County utilizes RDA set-aside monies, CDBG funds, density bonuses, and other programs to assist in the development of affordable housing.

## **2. New Policies/Programs**

Among the new policies and programs proposed in the 1992 Housing Element are the following:

- a. **Redevelopment Funds.** New revenue stream will be sufficient in approximately three to four years to begin a proactive housing program.
- b. **HOME Investment Partnership Act.** The County will work with other communities to establish a consortium in order to gain entitlement status and thereby participate in this new federal housing program.
- c. **New Towns Policy.** The County will require specific plans for new towns, or self-contained communities of 500 acres or more, to designate land uses that will accommodate housing for all economic groups.
- d. **Article 34 Allocation.** The County will attempt to gain voter approval for an annual allocation of low-income housing units.
- e. **Expedited Permitting Processing for Farmworker Housing.** The County will adopt an ordinance that will make preapproved building plans available to expedite the permitting process for farmworker housing.
- f. **Residential Lands Inventory/GIS.** Establishment of a computer-based GIS system will permit County staff to track on a continuous basis the issuance of permits and construction of housing units.
- g. **Community Service Districts and County Service Areas.** The County will begin investigating the feasibility of establishing sewer and water districts in unincorporated communities. Without additional services, most unincorporated communities cannot support new residential development.



## **B. PURPOSE OF THE HOUSING ELEMENT**

The purpose of the 1992 Housing Element is threefold: (1) to reassess housing needs of existing and future residents of the unincorporated area of Stanislaus County based on the most current data available; (2) to propose specific goals, objectives, policies and programs to meet those needs; and (3) to comply with the requirements of state law. The 1992 Housing Element Update is intended to replace the 1985 Housing Element of the Stanislaus County General Plan.

### **1. Substantive Requirements**

The California Legislature has adopted requirements for the contents of Housing Elements. Among these legislative requirements is the mandate that:

"The Housing Element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. The Housing Element shall make adequate provision for the existing and projected needs of all economic segments of the community."

Specifically, the Element must contain:

- (a) An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs, including:
  - 1) Analysis of population and employment trends;
  - 2) Analysis and documentation of household/housing characteristics;
  - 3) Inventory of land suitable for residential development;
  - 4) Analysis of potential and actual government constraints;
  - 5) Analysis of potential and actual non-governmental constraints;
  - 6) Analysis of special housing needs (including homeless needs);
  - 7) Analysis of opportunities for energy conservation; and
  - 8) The preservation or replacement of dwelling units in subsidized housing projects which are affordable to low-income households and which may convert to market-rate rents.
- (b) A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing. The total housing needs identified in (a) may exceed the available resources and the community's ability to satisfy those needs.
- (c) A program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the Housing Element, including:
  - 1) Identification of adequate sites that will be made available;

- 2) Assisting in the development of housing affordable to low-income (80% or less of median) and moderate-income (80-120% of median) households;
- 3) Addressing, and where possible, removing governmental constraints;
- 4) Conservation of and improvement in the condition of existing affordable housing stock; and
- 5) Promotion of housing opportunities for all persons (fair housing program).

Also included among the provisions of California Housing Element Law are requirements that:

- 1) The County adopt, as a minimum goal, a share of the projected regional growth in low- and moderate-income households as determined by the council of governments operating within the region (Stanislaus Area Association of Government for Stanislaus County).
- 2) Financial resources be identified that can make the construction of low- and moderate-income households feasible; and
- 3) Existing housing affordable to low- and moderate-income households be conserved, especially federally or state subsidized housing that may convert to market-rate housing within the timeframe of the Housing Element.

Appendix A, Special State Housing Requirements, contains the established mandated housing incentives and programs.

## **2. Procedural Requirements**

The County must consider guidelines adopted by the State Department of Housing and Community Development (HCD) when undertaking revisions to the Housing Element. The County will submit a draft of the revised Housing Element to HCD for review at least 45 days prior to formal adoption. The County must amend the draft Housing Element taking into consideration HCD's findings, or make findings as to why the County believes it is in substantial compliance with the law.

## **3. Relationship to the General Plan**

The Housing Element is one of seven mandated elements of the General Plan. State requirements for the content of the Housing Element are more specific than other parts of the General Plan, and all parts of the General Plan must be internally consistent. County actions involving zoning, subdivision approval, and redevelopment must be consistent with the Housing Element.

#### **4. Regional Impacts**

The provision of adequate housing is a regional problem and Stanislaus County cannot implement a housing program without recognizing how land use and transportation decisions made by other jurisdictions affect the County's share of regional housing needs. Conversely, land use actions taken by the County may impact other jurisdictions in the area. Because of the regional nature of housing needs in the greater Stanislaus area, the County's housing program requires coordination with other agencies.

#### **C. SOURCES OF DATA**

The 1992 Housing Element includes updated statistical data reported in the 1980 Census, as well as preliminary 1990 Census data. Other sources of data include the Stanislaus Area Association of Governments (SAAG) Housing Needs Report (1991), State Department of Finance data, Stanislaus County Economic Development Corporation (SCEDCO) data and other pertinent housing and technical reports. The 1992 Housing Element also includes data developed by the City of Modesto as reported in its 1992 Housing Element.

#### **D. PUBLIC PARTICIPATION**

In November 1991, the Board of Supervisors appointed the Stanislaus County Housing Advisory Committee to assist in the preparation of the 1992 Housing Element. This Broad-based committee was composed of representatives of 22 local organization, including housing advocates, non-profit housing groups, builders and realtors, lending institutions, and local government agencies. Special needs groups such as senior citizens and physically handicapped persons were represented. Major ethnic groups--Hispanic and Southeast Asian Refugees--also had representatives on the committee, although some chose not to attend the meetings. (A complete list of organizations represented on the committee is included at the front of this document.) The committee met regularly during a five-month period to discuss housing issues and develop the goals, policies and programs recommended in the draft document.

The public participation program also included widespread distribution of the Housing Element to other interested agencies and persons for review and comment. Public hearings and workshops were advertised in the newspaper (Modesto Bee), notices posted in public places, and notices mailed to community groups with an interest in the Housing Element. The notices and advertisements were intended to encourage public participation and involvement in the process. To facilitate participation of the Hispanic community, an interpreter was provided at public hearings.



## **E. DEFINITIONS**

Constraints - potential and actual governmental and non-governmental hindrances to the maintenance, improvement, and development of housing for all income levels.

County - the unincorporated areas of Stanislaus County over which the County governing body maintains jurisdictional control.

Countywide - the incorporated and unincorporated portions of Stanislaus County.

Disability - a physical or mental problem lasting six months or longer.

Elderly - people of the age 62 years or older.

Farm Workers - those regular or full-time farm laborers employed for more than 150 days annually and those seasonal or migrant farm laborers who travel more than 50 miles across County lines to obtain agricultural employment and reside in the County approximately six months of the year.

Handicapped - as defined in Section 22511.5 of the California Administrative Code.

Households - refers to all persons occupying a dwelling unit.

Large Family - a family comprising five or more people.

Very Low-, Low-, and Moderate-Income - very low-income refers to households that earn 50% or less of the median County income; low-income refers to households earning 51-80% of the median County income; and moderate-income refers to households earning 81-120% of the median County income level.

Multi-Family Units - refers to owner-occupied and rental multiple-unit dwellings ranging in size from duplexes to large apartment complexes.

Need - the summation of new units, rehabilitated units, and rental units which would be required to enable all low- and moderate-income households in the unincorporated areas of the County to be adequately housed.

Overcrowded - refers to households in which there is more than one person per room, excluding bathrooms and kitchen.

Single-Family Units - refers to owner and renter occupied single, detached, and attached units.

Total Housing Stock - refers to three basic categories of housing types: (1) single-family units; (2) multi-family units; and (3) mobile homes.

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## **II. POPULATION AND EMPLOYMENT CHARACTERISTICS**

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### **A. STANISLAUS COUNTY PROFILE**

Stanislaus County, encompassing an area of approximately 1,500 square miles, is located in the San Joaquin Valley. The County is bounded by San Joaquin County, Calaveras County, and Tuolumne County on the north, Mariposa County on the east, Merced County on the south, and Santa Clara County and Alameda County on the west.

Within Stanislaus County, there are nine incorporated cities: Ceres, Modesto, Patterson, Newman, Hughson, Riverbank, Oakdale, Turlock, and Waterford. Additionally, there are 14 unincorporated communities within the County and substantial areas of state and federally controlled lands such as parks, wildlife areas and other public lands.

Stanislaus County is a large, diverse, and rapidly developing jurisdiction. Much of the population growth over the last decade was due to the County's location near the San Francisco Bay Area Region. The combination of Bay Area job markets and freeway access to inexpensive land for housing development in Stanislaus County contributed to increased development pressures in the County. The explosive residential growth caused the County to become a bedroom community for the regional job centers of the Bay Area. In 1987 and 1988, housing sales were primarily to Bay Area commuters. Agriculture remains the principal industry in Stanislaus County.

Changing economic, political, and environmental factors, such as gasoline prices, increasing fiscal pressures on local governments, housing prices, and air and water quality will have significant effects on the future of Stanislaus County.



Stanislaus County Housing Element

## Vicinity Map

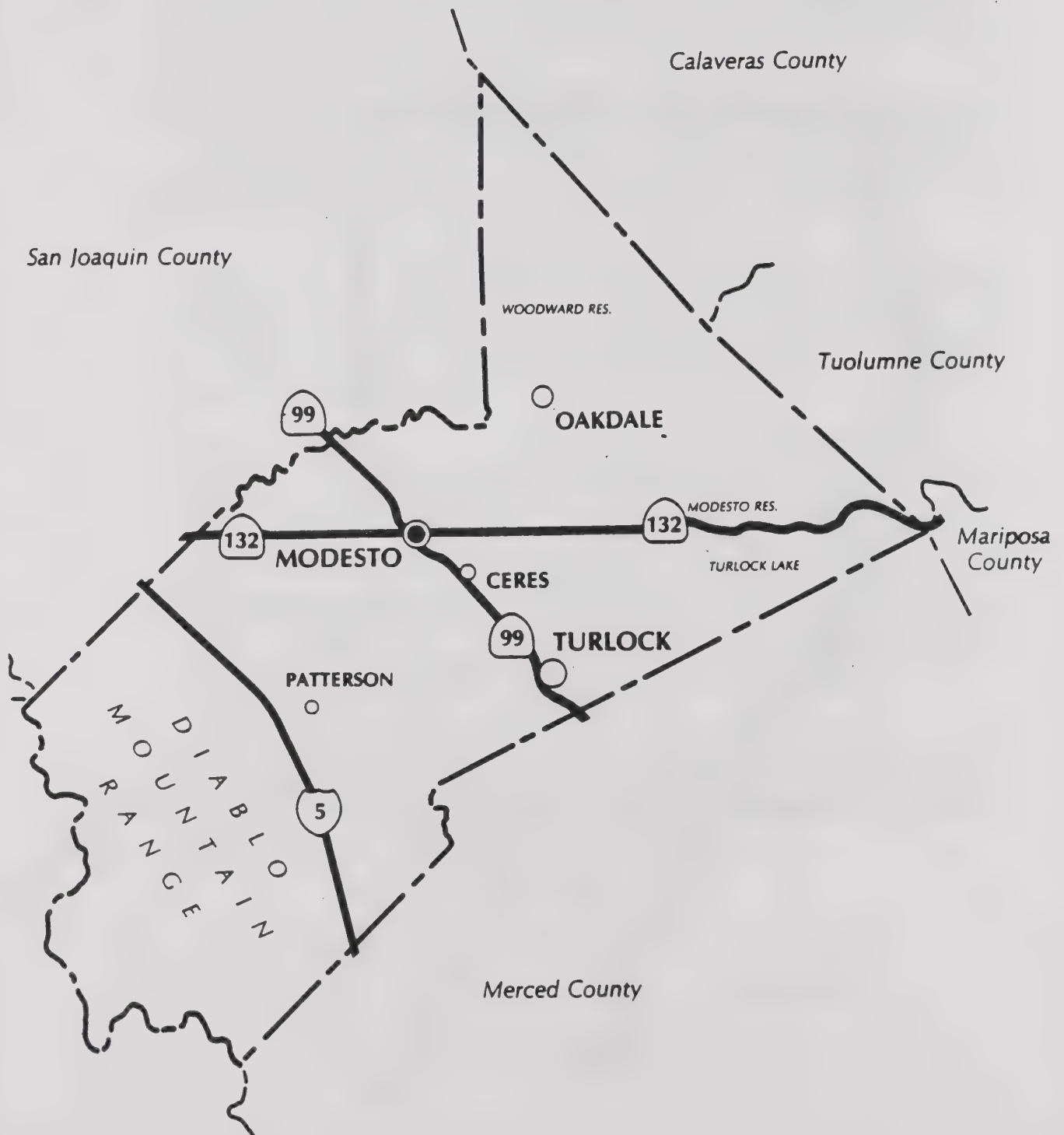
Stanislaus County, California



Figure II-1

Harland Bartholomew & Associates





Source: Annual Planning Information. Employment Development Department, June 1991

**Stanislaus County Housing Element**  
**Modesto Metropolitan Statistical Area**

Stanislaus County, California



**Figure II-2**

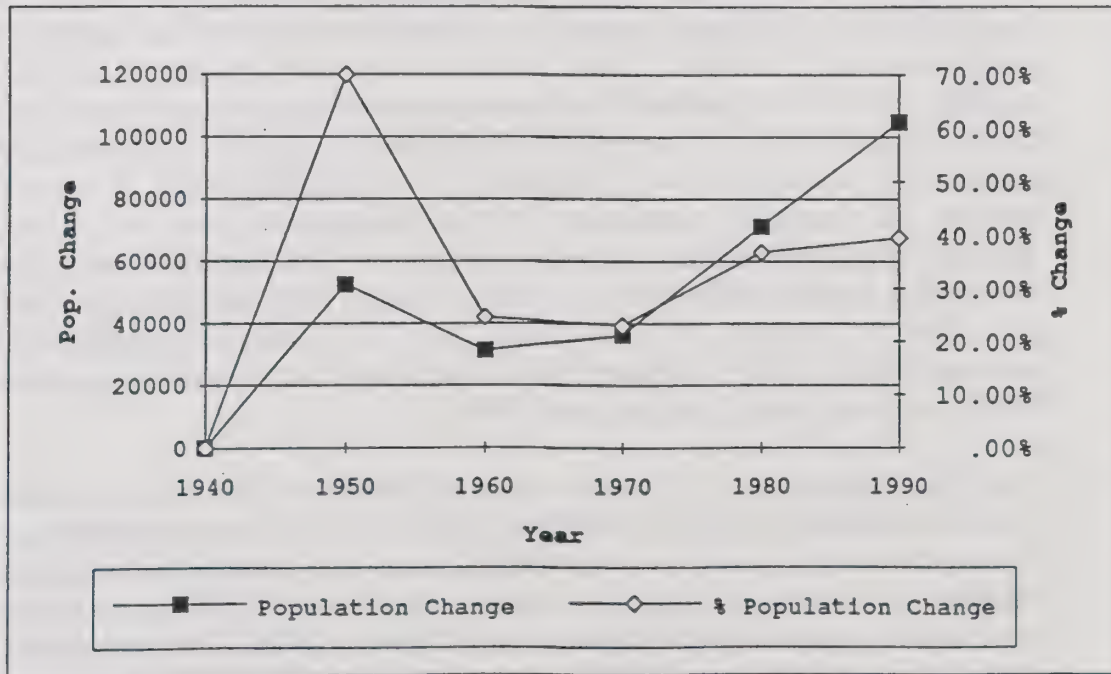
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TABLE 1

HISTORICAL POPULATION GROWTH  
Stanislaus County  
1940 to 1990

Census	Population	Population Change	% Population Change
1940	74,866	-	-
1950	127,231	52,365	69.94%
1960	158,300	31,069	24.42%
1970	194,506	36,206	22.87%
1980	265,900	71,394	36.71%
1990	370,522	104,622	39.35%

Source: Bureau of the Census



## **B. POPULATION TRENDS/GROWTH RATE**

This section of the Housing Element documents existing population characteristics, projections of future population characteristics, and employment trends relating to housing needs in Stanislaus County.

Most of the information in this section is derived from the 1980 and 1990 census data. Every effort has been taken to use the most current information available.

### **Population Trends**

The history of Stanislaus County has been one of growth. From a population of 74,866 in 1940, the County increased almost 500% to reach 370,522 in 1990 (see Table 1). Beyond that point, current projections indicate that Stanislaus County will grow to approximately 502,300 by year 2000 (see Table 2). The above figures represent countywide growth trends and include both incorporated and unincorporated areas.

The growth rate of Stanislaus County between 1970 and 1990 was above that experienced statewide. Whereas state growth rate was 18% in the period of 1970 to 1980, Stanislaus County's growth rate was 37%. During the period of 1980 to 1990, Stanislaus County's growth rate was 39% while the state's growth rate was 26% (see Table 3).

The majority of the population growth has taken place within the cities rather than in the unincorporated area of the County (see Table 4), and much of the unincorporated growth has taken place on the cities' fringes. In 1975, for example, 52% of the residents in unincorporated areas were located on the fringe areas of cities, while the remainder were located in unincorporated towns or other rural areas. Annexation of the fringe areas by cities has resulted in declining population for unincorporated areas even though population countywide has continued to increase. This trend was verified with a recorded population decline of -.74% in January 1989 and a further decline of -2.99% in January 1990 (see Table 5). The County's population base increased by a 3.18% in January 1991. A dramatic increase in group quarters (46%) occurred from 1988 to April 1990.

The State Department of Finance estimates Stanislaus County's population at 370,522 on January 1, 1990, of which 95,965 were in the unincorporated areas. During the eleven years since the 1980 Census, the County has been among the fastest growing counties in the state. More than 104,622 new residents were added, expanding the County's population by 39%. This compares to a much lower growth rate (26%) for the State as a whole during the same period (see Tables 3 and 4).



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**TABLE 2**  
**GROWTH PROJECTIONS**

Year	Stanislaus County Population	Annual Rate	State of California Population	Annual Rate
1990	370,522	-	29,760,021	-
1995	445,700	3.76%	33,373,000	2.32%
2000	502,300	2.42%	36,259,000	1.67%

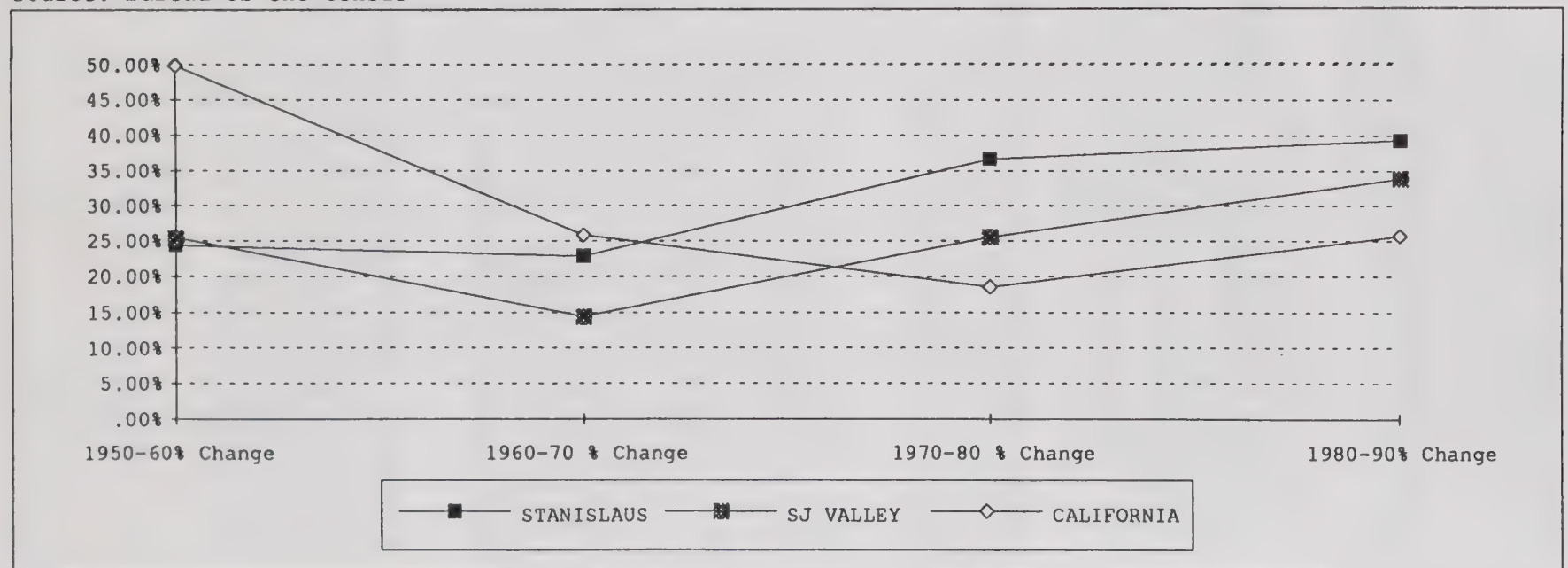
Source: California Department of Finance, April 1991

TABLE 3

**SAN JOAQUIN VALLEY POPULATION GROWTH  
1950 TO 1990**

	1950	1960	1950-60 % Change	1970	1960-70 % Change	1980	1970-80 % Change	1990	1980-90 % Change
San Joaquin	200,750	251,700	25.38%	291,073	15.64%	347,342	19.33%	480,628	38.37%
Stanislaus	127,231	158,300	24.42%	194,506	22.87%	265,900	36.71%	370,522	39.35%
Merced	069,780	090,900	30.27%	104,629	15.10%	134,560	28.61%	178,403	32.58%
Madera	036,964	040,700	10.11%	041,519	2.01%	063,116	52.02%	088,090	39.57%
Fresno	276,515	368,500	33.27%	413,329	12.17%	514,621	24.51%	667,490	29.71%
Tulare	149,264	169,400	13.49%	188,320	11.17%	245,738	30.49%	311,921	26.93%
Kings	046,768	050,500	7.98%	066,717	32.11%	073,738	10.52%	101,469	37.61%
Kern	228,309	294,900	29.17%	330,234	11.98%	403,089	22.06%	543,477	34.83%
SJ VALLEY	1,135,581	1,424,900	25.48%	1,630,327	14.42%	2,048,104	25.63%	2,742,000	33.88%
CALIFORNIA	10,586,223	15,863,000	49.85%	19,971,068	25.90%	23,667,902	18.51%	29,760,021	25.74%

Source: Bureau of the Census



**TABLE 4**  
**RECENT POPULATION TOTALS AND GROWTH**  
**1980-1990**

	1980	1990	Percent of change 1980-1990
<b>Stanislaus County</b>	<b>265,900</b>	<b>370,522</b>	<b>39.35%</b>
<b>Unincorporated Areas</b>			
Denair	2,892	3,693	27.70%
Keyes	2,486	2,878	15.77%
Salida	2,033	4,499	121.30%
Remainder of Unincorporated Areas	85,831	84,895	-1.09%
<b>Total</b>	<b>93,242</b>	<b>95,965</b>	<b>2.92%</b>
<b>Cities</b>			
Ceres	13,281	26,341	98.13%
Hughson	2,943	3,259	10.74%
Modesto	106,602	164,730	54.43%
Newman	2,785	4,151	49.05%
Oakdale	8,474	11,961	41.15%
Patterson	3,908	8,626	120.73%
Riverbank	5,695	8,547	50.08%
Turlock	26,287	42,198	60.53%
Waterford	2,683	4,771	7.82%
<b>Total</b>	<b>172,658</b>	<b>274,557</b>	<b>59.02%</b>

Source: Bureau of the Census, 1980 and 1990 Summary Tape File 1



TABLE 5

COMPONENTS OF POPULATION CHANGE  
Stanislaus County Unincorporated Areas  
1980-1991

Year	Total Pop.	Annual % Change	Household Pop.	Annual % Change	Group Quarters	Annual % Change
Apr. 1980	93,242	-	92,572	-	670	-
Jan. 1981	92,441	- .86%	91,719	- .92%	722	7.76%
Jan. 1982	91,319	- 1.21%	90,536	- 1.29%	783	8.45%
Jan. 1983	92,235	1.00%	91,426	.98%	809	3.32%
Jan. 1984	92,066	- .18%	91,261	- .18%	805	- .49%
Jan. 1985	93,037	1.05%	92,195	1.02%	842	4.60%
Jan. 1986	95,020	2.13%	94,210	2.19%	810	- 3.80%
Jan. 1987	96,590	1.65%	95,743	1.63%	847	4.57%
Jan. 1988	98,464	1.94%	97,648	1.99%	816	- 3.66%
Jan. 1989	97,731	- .74%	96,857	- .81%	874	7.11%
Jan. 1990	94,806	- 2.99%	93,533	- 3.43%	1,273	45.65%
Apr. 1990	95,965		94,683		1,282	
Jan. 1991	97,822	3.18%	96,515	3.19%	1,307	2.67%
Apr. 80 to Apr. 90	2723	2.92%	2111	2.28%	612	91.34%

Sources: 1980 and 1990 data are from the Census; 1981 to 1991 data are from Department of Finance: Report E-5, "Stanislaus County Population and Housing Estimates."

NOTE: The January 1990 and 1991 E-5 Reports are based on the 1990 Census results. The 1981 to 1989 estimates were printed in May 1990.

As shown on Table 4, the three largest cities of Stanislaus County continue to exhibit high growth rates. Some of the population gain in these areas has been attained through area annexations, as well as immigration. In the ten-year period from 1980-1990, Modesto has added 58,128 residents, growing at 55%. Turlock, the County's second largest city, has grown by 15,911 residents, or 61%. During the same period, the population of Ceres almost doubled, expanding to 13,033 (98%), while the City of Patterson experienced an increase of 121%. In comparison to the substantial population increases for the incorporated areas of Stanislaus County, the unincorporated area of the County grew only 3%. This is largely due to annexations of land to the cities, which offer better urban services for residents, and to the continued agricultural emphasis in rural Stanislaus County.

Current County policies preclude major increases in population for the unincorporated areas. These policies include maintaining a 40-acre minimum parcel size in most areas zoned for agriculture, encouraging the use of Williamson Act contracts, and directing growth away from the County's most productive agricultural areas.

The exception is the unincorporated community of Salida, which experienced a 121% increase in population and will likely continue to increase significantly due to the establishment of a Mello-Roos District and the provision of urban services (See Table 4).

## **C. POPULATION AND HOUSEHOLD CHARACTERISTICS**

### **1. Ethnic Groups**

Table 6 indicates that the Hispanic population is the largest ethnic group in both the incorporated and unincorporated areas of Stanislaus County, averaging 21% and 26% of the total population, respectively. In comparison, the average Hispanic population distribution in 1980 was 14% in the incorporated areas and 17% in the unincorporated areas. The population trend in the unincorporated areas of Stanislaus County is an increase in the Hispanic population and a decrease in the number of people who consider themselves to be Not of Hispanic Origin.

TABLE 6

**PERSONS BY RACE AND HISPANIC ORIGIN**  
**Stanislaus County Unincorporated and Incorporated Areas**  
**1980 and 1990**

	UNINCORPORATED AREAS		INCORPORATED AREAS		UNINCORPORATED AREAS		INCORPORATED AREAS	
	1980				1990			
	N	% of Unincorp Pop.	N	% of Incorp Pop.	N	% of Unincorp Pop.	N	% of Incorp Pop.
<b>Not of Hispanic Origin</b>	77,143	82.73%	148,868	86.22%	70,707	73.68%	218,918	79.73%
White	74,030	79.40%	139,135	80.58%	66,664	69.47%	194,659	70.90%
Black	625	.67%	2,410	1.40%	782	.81%	5,327	1.94%
Am Indian/Eskimo/Aleut*	1,713	1.84%	4,926	2.85%	1,013	1.06%	2,461	.90%
Asian/Pacific Islander					2,140	2.23%	16,006	5.83%
Other Race	775	.83%	2,397	1.39%	108	.11%	465	.17%
<b>Hispanic Origin</b>	16,099	17.27%	23,790	13.78%	25,258	26.32%	55,639	20.27%
White	7,837	8.41%	12,555	7.27%	10,904	11.36%	25,088	9.14%
Black	024	.03%	065	.04%	55	.06%	286	.10%
Am Indian/Eskimo/Aleut	207	.22%	455	.26%	101	.11%	464	.17%
Asian/Pacific Islander					177	.18%	900	.33%
Other Race	8,031	8.61%	10,715	6.21%	14,021	14.61%	28,901	10.53%
<b>RACE</b>								
White	81,867	87.80%	151,690	87.86%	77,568	80.83%	219,747	80.04%
Black	649	.70%	2,475	1.43%	837	.87%	5,613	2.04%
American Indian/Eskimo/Aleut	1,281	1.37%	1,914	1.11%	1,114	1.16%	2,925	1.07%
Asian/Pacific Islander	639	.69%	3,467	2.01%	2,317	2.41%	16,906	6.16%
Other	8,806	9.44%	13,112	7.59%	14,129	14.72%	29,366	10.70%
<b>TOTAL</b>	<b>93,242</b>	<b>100.00%</b>	<b>172,658</b>	<b>100.00%</b>	<b>95,965</b>	<b>100.00%</b>	<b>274,557</b>	<b>100.00%</b>

SOURCE: Bureau of the Census, Summary Tape File 1A 1980 and 1990

\*For the 1980 Census, includes Asians and Pacific Islander



The Southeast Asian Refugee population is another rapidly growing ethnic group. As shown on Table 7, the Department of Finance estimates that the Southeast Asian Refugee population in Stanislaus County has increased from a population of 882 persons on October 1, 1980 to 10,078 persons on October 1, 1989. However, local estimates place the refugee population at nearly twice that figure.

## **2. Age of Population**

Table 8 indicates that the age distribution for Stanislaus County has remained relatively constant over the past ten years. Table 8 also indicates the numbers of elderly population in the unincorporated area of the County. The senior population showed a minor decrease of 1,444 (ages between 55 to 65 Plus) (see Table 9).

## **3. Gender**

Table 9 shows that in 1990 there were more males (48,795) than females (47,170) in unincorporated Stanislaus County.

# **D. EMPLOYMENT TRENDS**

## **1. Area Profile and Employment**

Agriculture is the mainstay of Stanislaus County's economy. In 1991, gross agricultural income in Stanislaus County exceeded one billion dollars for a new county record of \$1,069,803,000. This represents a 3% increase over 1990, moving Stanislaus County's ranking up from eighth to fifth largest agricultural county in the state. When multiplied by its effect on food processing, marketing and related services, agriculture contributed nearly \$3.5 billion in 1991, to the local economy. The increased gross agricultural income, in spite of a fifth year of drought, demonstrates the vitality of agriculture in this area, which can be attributed to the expertise of local growers combined with productive soils, an adequate water supply and a favorable climate.

Approximately 1/3 of the jobs in Stanislaus County are generated directly or indirectly by agriculture. Agriculturally related industries such as food processing, wholesale trade and transportation also play a central role in the County's economy. The Stanislaus County Economic Strategic Plan documents that all but one of the 11 largest firms in the County in 1986 were categorized in the "Food and Kindred Products" industry group by the U.S. Department of Commerce.

According to the Statistical Update prepared in July-August 1991 by the Stanislaus County Economic Development Corporation, the civilian labor force included 138,600 employed. Jobs by industry are shown on Figure II-3.

**TABLE 7**  
**SOUTHEAST ASIAN REFUGEES IN STANISLAUS COUNTY**

Year	Number of Southeast Asian Refugees*	Percent of State Total	Refugee Population Density	California Total*	California Refugee Density**
Oct. 1, 1980	882	0.58%	3.3	152,899	6.4
Oct. 1, 1988	9,834	2.22%	28.8	442,896	15.6
Oct. 1, 1989	10,078	2.13%	28.1	472,340	16.3

Source: Department of Finance, Report SR 89-1, January 1991; Report 89 E-2, January 1990

\*Does not include children of refugees born in the United States.

\*\*Density is the number of refugees per 1,000 population.

TABLE 8

SELECTED AGE GROUPS  
Stanislaus County Unincorporated and Incorporated Areas  
1980 and 1990

	UNINCORPORATED AREAS				INCORPORATED AREAS			
	1980 Census		1990 Census		1980 Census		1990 Census	
	% of		% of		% of		% of	
	N	Pop.	N	Pop.	N	Pop.	N	Pop.
Under 5 years	7,443	7.98%	8,192	8.54%	14,464	8.38%	25,584	9.32%
5 to 17 years	20,638	22.13%	20,982	21.86%	36,719	21.27%	58,613	21.35%
18-64 years	54,480	58.43%	56,044	58.40%	102,973	59.64%	161,013	58.64%
65 years and over	10,681	11.46%	10,747	11.20%	18,502	10.72%	29,347	10.69%
Total Population	93,242	100.00%	95,965	100.00%	172,658	100.00%	274,557	100.00%

Source: Bureau of the Census: 1980 and 1990 Summary Tape File 1

Distribution of Unincorporated Pop: 1990

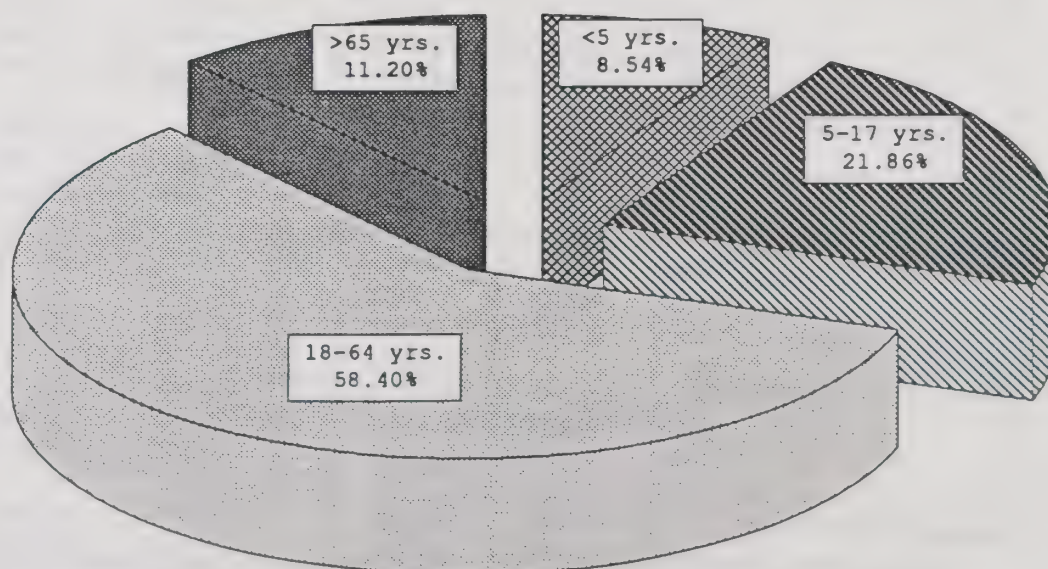


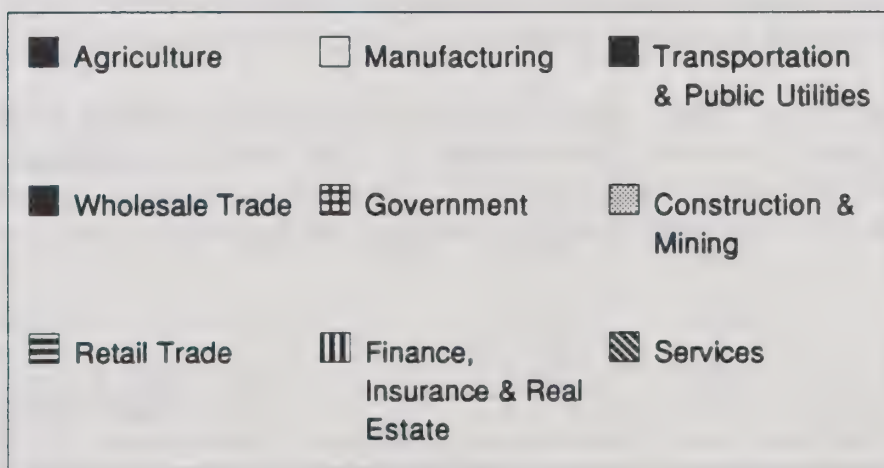
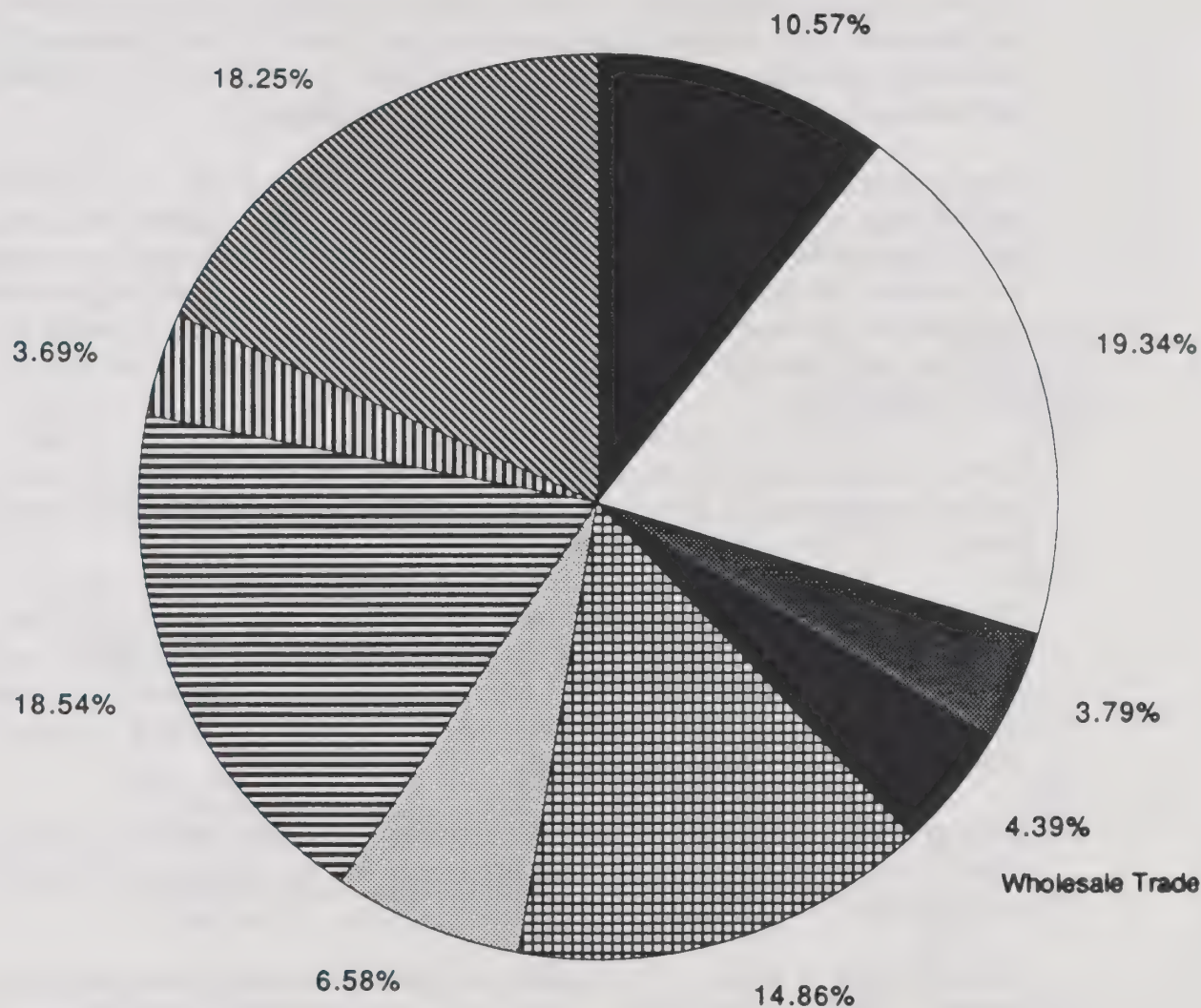


TABLE 9

PERSONS BY AGE AND SEX  
Stanislaus County Unincorporated Areas  
1980 and 1990

Age Group	1980 Census		1990 Census	
	Number	% of Unincorp. Total	Number	% of Unincorp. Total
Under 5				
Total	7,443	7.98%	8,192	8.54%
Male	3,776	4.05%	4,216	4.39%
Female	3,667	3.93%	3,976	4.14%
5 to 17				
Total	20,638	22.13%	20,982	21.86%
Male	10,701	11.48%	10,899	11.36%
Female	9,937	10.66%	10,083	10.51%
18 to 24				
Total	11,202	12.01%	9,456	9.85%
Male	5,754	6.17%	5,040	5.25%
Female	5,448	5.84%	4,416	4.60%
25 to 34				
Total	12,661	13.58%	14,990	15.62%
Male	6,298	6.75%	7,687	8.01%
Female	6,363	6.82%	7,303	7.61%
35 to 44				
Total	10,751	11.53%	13,333	13.89%
Male	5,325	5.71%	6,858	7.15%
Female	5,426	5.82%	6,475	6.75%
45 to 54				
Total	10,113	10.85%	10,022	10.44%
Male	4,961	5.32%	5,068	5.28%
Female	5,152	5.53%	4,954	5.16%
55 to 59				
Total	5,255	5.64%	4,151	4.33%
Male	2,642	2.83%	2,060	2.15%
Female	2,613	2.80%	2,091	2.18%
60 to 64				
Total	4,498	4.82%	4,092	4.26%
Male	2,102	2.25%	2,022	2.11%
Female	2,396	2.57%	2,070	2.16%
65+				
Total	10,681	11.46%	10,747	11.20%
Male	5,062	5.43%	4,945	5.15%
Female	5,619	6.03%	5,802	6.05%
UNINCORPORATED TOTAL	93,242	100.00%	95,965	100.00%
Male	46,621	50.00%	48,795	50.85%
Female	46,621	50.00%	47,170	49.15%

Source: Bureau of the Census: 1980 and 1990 Summary Tape File 1



Source: Stanislaus County Economic Development Corporation. Statistical Update, July/August 1991

## Stanislaus County Housing Element

### Jobs by Industry 1990 Annual Average

Stanislaus County, California

Figure II-3

Harland Bartholomew & Associates

According to an Employment Development Department report in June 1991, the Modesto Metropolitan Statistical Area (see Table 10) will continue to experience economic expansion during 1989-1996. It is estimated that 21,800 additional wage and salary jobs will be added by 1996.

Nonagricultural employment expansion will provide most of the new employment opportunities through 1996. Approximately 22,900 wage and salary jobs will be added. Population growth and increased demand for goods and services will fuel much of the employment gains. Population expansion is expected to continue as long as the San Joaquin Valley remains an attractive alternative to Bay Area residents seeking affordable housing and other amenities.

Services will provide the greatest amount of jobs in terms of absolute growth and percentage change. Health, business, personal and hospitality services will provide 7,300 more jobs, an increase of 31%.

Retail trade will have the second largest employment gain, adding 5,100 jobs, an increase of 21%. Eating and drinking establishments, food stores, and general merchandise businesses will experience the largest increases, as new retail centers will continue to be established to meet the needs of newly established and growing communities.

Government and educational jobs will climb by 18% to absorb the growing public service and educational needs brought on by the anticipated influx of new families.

Manufacturing is expected to increase by 3,000 jobs during the projection period. Lower operating costs, cheaper land prices, and local economic development efforts will continue to attract new firms to the area, while expansion of existing operations will also create more jobs.

Continued growth should contribute to vigorous building activity, which is expected to result in an increase of 1,600 jobs in construction and mining. Not all gains will be directly tied to population expansion. New industry and economic diversification are also expected to provide many new jobs.



TABLE 10

**Annual Average Wage and Salary Employment <sup>1/</sup>**  
**Historical 1989**  
**Forecast 1996**

**Modesto Metropolitan Statistical Area (MSA)**  
**(Stanislaus County)**

Industry	Historical	Forecasts	Absolute Change
	1989	1996	1989-1996
Total, all industries.....	130,700	152,500	21,800
Total agriculture, forestry, & fishing.....	15,300	14,200	-1,100
Total nonagriculture.....	115,400	138,300	22,900
Nonagricultural goods producing industries.....	33,800	38,400	4,600
Mining & Construction.....	8,400	10,000	1,600
Manufacturing.....	25,400	28,400	3,000
Durable goods.....	7,100	8,400	1,300
Nondurable goods.....	18,300	20,000	1,700
Food & kindred products.....	15,300	16,300	1,000
Other manufacturing.....	3,000	3,700	700
Nonagricultural service producing industries.....	81,600	99,900	18,300
Transportation & public utilities.....	4,700	5,500	800
Wholesale Trade.....	5,600	6,500	900
Retail Trade.....	23,800	28,900	5,100
Finance, insurance & real estate.....	5,200	6,100	900
Services.....	23,500	30,800	7,300
Government <sup>2/</sup> .....	18,800	22,100	3,300
Federal.....	900	900	0
State, Local & Education.....	17,900	21,200	3,300

March 1990 Benchmark

1/ Employment is reported by place of work and excludes self-employed persons, unpaid family workers, and those involved in labor-management trade disputes. Data contained in this table are based on 1987 Standard Industrial Classifications. Annual average industry detail may not add to totals because of independent rounding.

2/ Includes all civilian government employees regardless of the activities in which they are engaged.

Finance, insurance, real estate and the wholesale trade divisions will experience modest gains of approximately 900 new jobs. Transportation and public utilities will add 800 jobs, as residential and business growth increases the demand for the services this industry delivers to both business and residents.

Overall, the economic forecast for Stanislaus County is favorable. Growth is expected to continue in the nonagricultural sector, resulting in a more stable and diversified economy. Stanislaus County will also continue to be influenced by the growth and economic trends of neighboring counties as new industry and more jobs serve to diversify the larger economy of the northern San Joaquin Valley. This growth will also bring problems that will require greater cooperation between the local governments. Water supplies and air quality are among the major concerns that could pose a threat to future economic prosperity. These will be the toughest issues to be faced as the entire San Joaquin Valley grows.

## **2. Unemployment**

The County's unemployment trends can also be a strong indicator of the future economic development in the County. Unemployment in Stanislaus County has seasonal fluctuations; however, Table 11 shows monthly unemployment trends were relatively stable from 1988 to 1990. A sharp increase in unemployment occurred in April 1991, 15.7% compared to 12.1% in April 1990. It is projected that in 1992, unemployment rates will remain relatively stable through June and drop significantly during the peak harvest months of July through October. Unemployment rates will then begin to climb steadily through the month of December.

## **E. JOBS/HOUSING BALANCE**

It is desirable, at least theoretically, for a community to have one job for each household within a specific area in order to achieve the following goals:

1. Reduction in vehicle miles traveled (for home-work-home trips).
2. Reduction in air pollution (less travel time).
3. Improved quality of life (more time for family and recreation).
4. Increased sense of community.

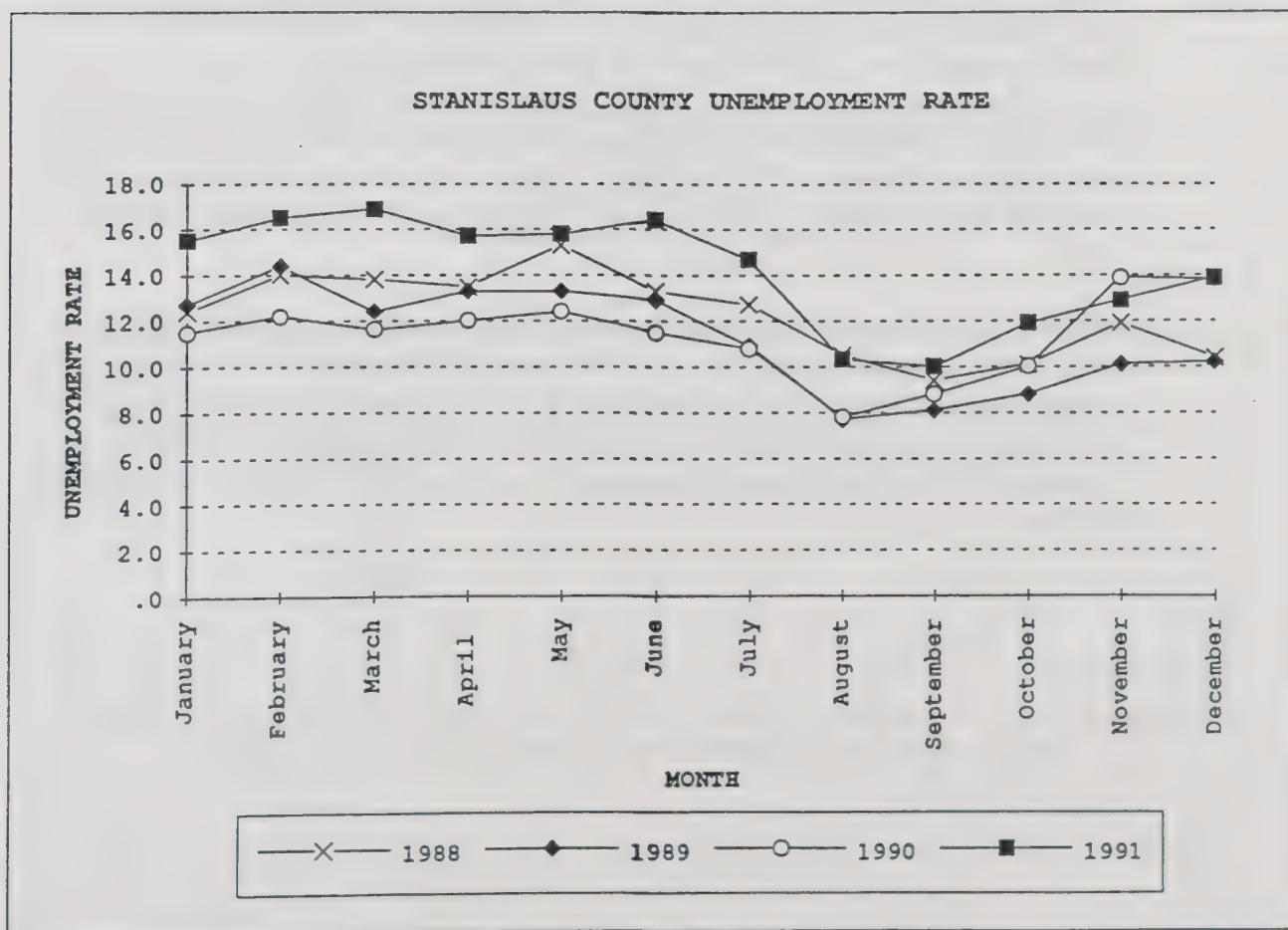
TABLE 11

MONTHLY UNEMPLOYMENT RATE  
Stanislaus County  
1988-1991

Month	1988	1989	1990	1991
January	12.4	12.7	11.5	15.5
February	14.0	14.4	12.2	16.5
March	13.8	12.4	11.6	16.9
April	13.5	13.3	12.0	15.7
May	15.3	13.3	12.4	15.8
June	13.3	12.9	11.5	16.4
July	12.7	10.9	10.8	14.7
August	10.5	7.7	7.8	10.3
September	9.4	8.1	8.8	10.0
October	10.1	8.8	10.0	11.9
November	11.9	10.1	13.9	12.9
December	10.4	10.2	13.8	13.9
ANNUAL AVG.	12.3	11.2	11.3	14.2

SOURCE: Employment Development Department

NOTE: The 1987 to 1991 data use March 1990 as a benchmark. The 1991 statistics are unadjusted.





The ideal ratio of jobs to housing units is expressed as 1:1, one job to one housing unit. Recent trends toward two wage earners per family indicate that a ratio of 2:1 might be more appropriate. The statewide ratio is 1:2.3.

The phenomena of the 1980's housing price escalation brought Bay Area commuters to Stanislaus County. Most of these households were in the moderate- or above-moderate-income level and located within the cities, creating locally unexpected bedroom communities serving the Bay Area.

In order to plan for the provision of housing which matches the financial capabilities of the existing jobs in an area, or to encourage the types of employment opportunities which match the skills of the persons who presently reside in the area, it is necessary to collect, quantify and classify this type of information.

The following analysis is primarily based upon a State Employment Development report entitled "Annual Planning Information (Modesto MSA)," June 1991, Stanislaus County.

In 1990, the Stanislaus labor force peaked in July at 172,200 and was at the lowest point in January with 156,200. Total employment ranged from a low of 138,200 in January and a high of 157,300 in August. Stanislaus County had 33,068 housing units in the unincorporated area in 1991. The average persons per household was 3.08, up from 2.93 in 1980 (U.S. Census 1980-1990). The numbers and types of jobs have not been quantified for the unincorporated area. If we assume that 75% (10,800 jobs) of the jobs in agriculture (14,400 jobs) are in unincorporated Stanislaus County, there would be a jobs/housing ratio of approximately .32:1 (10,800/33,068). If we add one half of the 20,000 seasonal jobs (10,000 + 10,800 = 20,800 jobs), the ratio would change to .62:1.

While it would appear that there are many homes without available jobs in the rural area (unemployment in April 1991 was 15.7% with 25,800 unemployed countywide), there are non-agricultural jobs in the unincorporated area, and many people live in the unincorporated fringe areas and work within the cities. Countywide, the jobs/housing balance is 1.1:1, which is below the State of California average.

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### III. HOUSING STOCK CHARACTERISTICS

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#### A. EXISTING HOUSING STOCK

The 1990 Census Report determined that there were 32,652 housing units in the unincorporated portion of Stanislaus County (see Table 12). Only 16% of the housing stock is considered to be in sound condition according to a Housing Survey conducted in 1991 (Appendix D).

#### B. ANNUAL GROWTH OF HOUSING STOCK

The California Department of Finance indicates that between 1990 and 1991, the number of housing units in the unincorporated area of Stanislaus County increased 2.0% (see Table 13). Between 1986 and 1990, 4,129 residential building permits were issued by the Stanislaus County Planning Department (see Table 14). Single-family was the dominant type of unit with 2,359 units or over 57% of the total permits issued. The recent slump in building activity has slowed the production of housing units; however, incentives are being introduced at the Federal level to encourage an upswing in the housing industry. For a description of some of those incentives see Appendix B. Implementation of the programs adopted in the Housing Element will encourage housing production and contribute to the realization of Stanislaus County's housing goals.

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**TABLE 12**  
**Stanislaus County**  
**Unincorporated Area Housing Units**  
**1980 - 1991**

<b>Year</b>	<b>Total Housing Units</b>
1980	34,142
1985	33,372
1990	32,652
1991	33,068

Source: April 1980 and 1990 data are from the Census; the other data are from Department of Finance: Report E-5, "Stanislaus County Population and Housing Estimates."

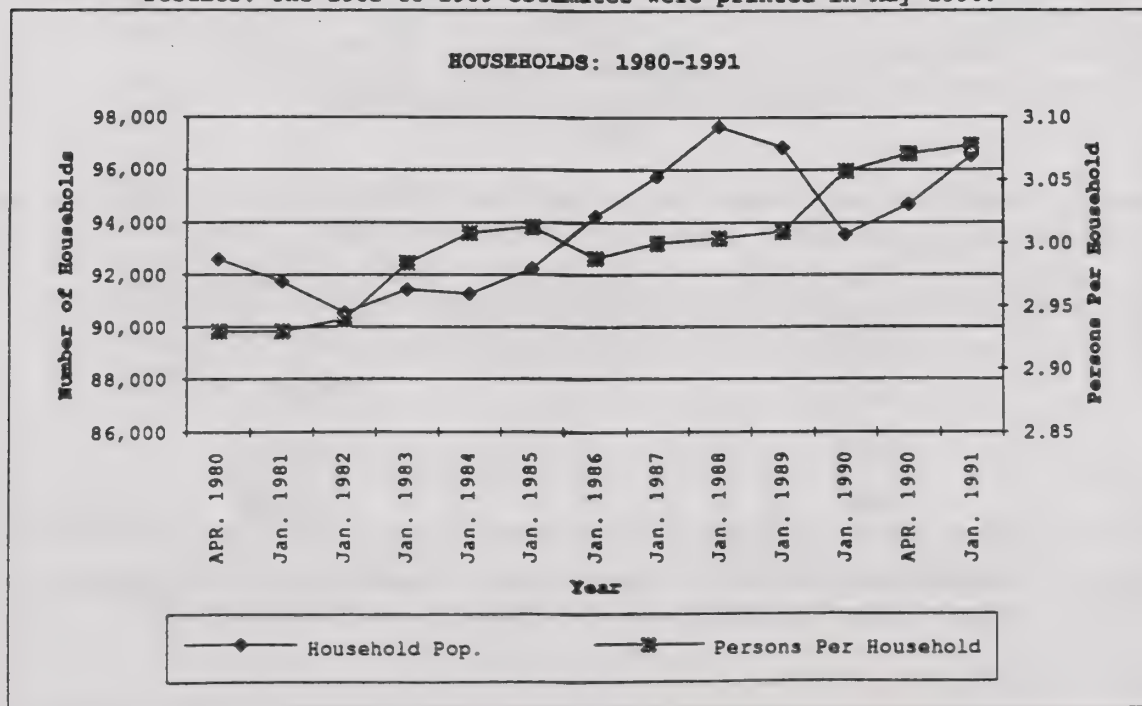
TABLE 13

**HOUSEHOLD POPULATION, HOUSEHOLD, AND HOUSING UNIT GROWTH**  
**Stanislaus County Unincorporated Areas**  
**1980-1991**

Year	Household Pop.	Annual % Growth	# of HHs	Annual % Growth	Total Housing Units	Annual % Growth	Persons Per Household
APR. 1980	92,572	-	31,636	-	34,142	-	2.93
Jan. 1981	91,719	-.92%	31,302	-1.06%	33,825	-.93%	2.93
Jan. 1982	90,536	-1.29%	30,791	-1.63%	33,475	-1.03%	2.94
Jan. 1983	91,426	.98%	30,636	-.50%	33,503	.08%	2.98
Jan. 1984	91,261	-.18%	30,337	-.98%	33,084	-1.25%	3.01
Jan. 1985	92,195	1.02%	30,594	.85%	33,372	.87%	3.01
Jan. 1986	94,210	2.19%	31,529	3.06%	33,777	1.21%	2.99
Jan. 1987	95,743	1.63%	31,914	1.22%	33,901	.37%	3.00
Jan. 1988	97,648	1.99%	32,508	1.86%	34,425	1.55%	3.00
Jan. 1989	96,857	-.81%	32,187	-.99%	34,748	.94%	3.01
Jan. 1990	93,533	-3.43%	30,598	-4.94%	32,425	-6.69%	3.06
APR. 1990	94,683		30,830		32,652		3.07
Jan. 1991	96,515	3.19%	31,361	2.49%	33,068	1.98%	3.08
Apr. 80-90	2,111	+2.28%	-806	-2.55%	-1,490	-4.36%	+4.78%

Sources: 1980 and 1990 data are from the Census Bureau. The 1981-1991 data are from Department of Finance: Report E-5, "Stanislaus County Population and Housing Estimates."

NOTE: The January 1990 and 1991 E-5 Reports are based on the 1990 Census results. The 1981 to 1989 estimates were printed in May 1990.





**TABLE 14**  
**SUMMARY OF RESIDENTIAL BUILDING PERMIT ACTIVITY**  
**1986 - 1991**

<b>Type of Construction</b>	<b>Number of Units</b>	<b>Percent of Total</b>
Single-family units	2,359	57.2%
Duplex units	202	4.8%
Apartment units	99	2.4%
Move-in units	177	4.2%
Mobile Homes in parks	341	8.4%
Mobile Homes on private lots	951	23.0%
<b>Total Construction</b>	<b>4,129</b>	<b>100.0%</b>

Source: Stanislaus County Planning Department

TABLE 15

HOUSEHOLD TYPE AND SIZE  
Stanislaus County  
1990

	UNINCORPORATED AREAS			INCORPORATED AREAS			STANISLAUS COUNTY		
	Number of HHs	% of HH Type	% of All HHs	Number of HHs	% of HH Type	% of All HHs	Number of HHs	% of HH Type	% of All HHs
<b>Family Households</b>									
2 Persons	8,646	35.41%	28.04%	24,752	35.42%	26.18%	33,398	35.41%	26.64%
3 Persons	5,062	20.73%	16.42%	15,808	22.62%	16.72%	20,870	22.13%	16.65%
4 Persons	5,034	20.62%	16.33%	15,886	22.73%	16.80%	20,920	22.18%	16.69%
5 Persons	2,908	11.91%	9.43%	7,677	10.98%	8.12%	10,585	11.22%	8.44%
6 Persons	1,399	5.73%	4.54%	3,106	4.44%	3.29%	4,505	4.78%	3.59%
7 or More	1,367	5.60%	4.43%	2,661	3.81%	2.81%	4,028	4.27%	3.21%
Family Household Total	24,416	100.00%	79.20%	69,890	100.00%	73.92%	94,306	100.00%	75.22%
Persons Per Family Household*	3.55			3.41			3.45		
Persons Per Family Household	3.44			3.32			3.35		
<b>Nonfamily Households</b>									
1 Person	5,219	81.37%	16.93%	19,675	79.80%	20.81%	24,894	80.12%	19.86%
2 Persons	900	14.03%	2.92%	3,851	15.62%	4.07%	4,751	15.29%	3.79%
3 Persons	162	2.53%	.53%	729	2.96%	.77%	891	2.87%	.71%
4 Persons	84	1.31%	.27%	265	1.07%	.28%	349	1.12%	.28%
5 Persons	26	.41%	.08%	87	.35%	.09%	113	.36%	.09%
6 Persons	8	.12%	.03%	33	.13%	.03%	41	.13%	.03%
7 or More	15	.23%	.05%	15	.06%	.02%	30	.10%	.02%
Nonfamily Household Total	6,414	100.00%	20.80%	24,655	100.00%	26.08%	31,069	100.00%	24.78%
Persons Per Nonfamily HH	1.27			1.27			1.27		
HOUSEHOLD TOTAL	30,830		100.00%	94,545		100.00%	125,375		100.00%
Persons Per Household	3.07			2.86			2.91		

Source: Bureau of the Census: 1990 Summary Tape File 1

\*Includes nonrelatives

## C. HOUSING QUALITY

The condition of the County's housing stock can be characterized by age, physical condition in relation to health and safety standards, and market value. Dwelling units whose market value fails to keep pace with other units comparable in age may be in a state of deteriorating or substandard condition. Identification of marginal neighborhoods where the state of deterioration is growing may indicate a need for preventive measures to halt neighborhood decline.

The Stanislaus County Planning Department completed a Housing Conditions Survey in 1991, funded by a Community Development Block Grant. Figure III-1 indicates that of the 14,564 units visually surveyed by County Staff, 53% qualify for rehabilitation (moderate or substantial). The complete Housing Conditions Survey is included herein as Appendix D.

### **Overcrowded Households**

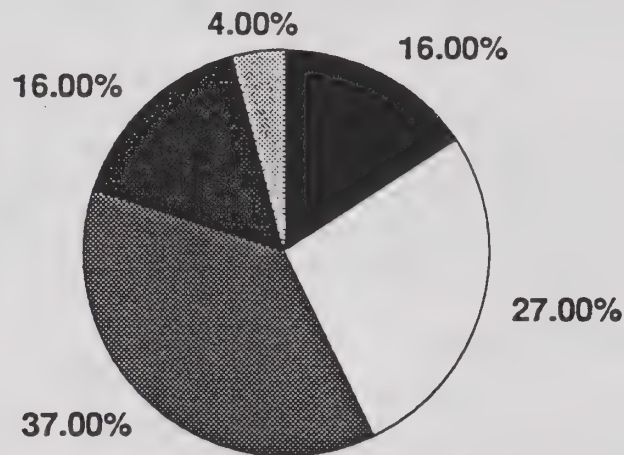
Overcrowded households are defined by the 1990 Census as those having more than one person per room, excluding bathrooms and kitchen. Overcrowding usually reflects one of three conditions: (1) a family or household inhabiting too small a dwelling; (2) a family living with extended family members; or (3) a family renting inadequate living space to non-family members.

Table 16 presents information on the number of overcrowded households for the unincorporated portions of the County based on the 1990 Census. For the unincorporated portion of the County, 1,662 (8%) households in owner occupied units and 2,384 (23%) households in renter occupied units are classified as overcrowded. Many of these renter households are exceptionally large families. Furthermore, the overcrowding in the rental units is worse than in the owner occupied units. Overall, 4,046 units or 13% of all the occupied units are overcrowded.

There also seems to be a direct link between overcrowding and housing affordability. Homeowners or renters with large families are unable to afford larger dwellings; thus, children are usually the largest percentage of persons living in substandard conditions. The aged on fixed incomes and young adults, unable to make rental payments or secure home loans, sometimes reside longer with their parents.



## Condition of Units



Sound
  Minor
  Moderate
  Substantial
  Dilapidated

Surveyed Units	11,832	Sound:	2,294	(16%)
		Minor:	3,992	(27%)
Mobilehome Park		Moderate:	5,384	(37%)
Units (see Table 2)	2,732	Substantial:	2,354	(16%)
		Dilapidated:	540	( 4%)
<hr/>		<hr/>		
Total	14,564	Total	14,564	(100%)

Stanislaus County Housing Element  
Condition of Housing Units

Stanislaus County, California

Figure III-1

Harland Bartholomew & Associates

TABLE 16

**PERSONS PER ROOM IN OCCUPIED HOUSING UNITS**  
**Stanislaus County Unincorporated and Incorporated Areas**  
**1980 and 1990**

Persons Per Room	UNINCORPORATED AREAS				INCORPORATED AREAS			
	1980 Census		1990 Census		1980 Census		1990 Census	
	Number of Occupied Units	% of Units	Number of Occupied Units	% of Units	Number of Occupied Units	% of Units	Number of Occupied Units	% of Units
<b>All Occupied Housing Units</b>								
1.00 or less	29,072	91.90%	26,784	86.88%	59,794	94.85%	85,317	90.24%
1.01 to 1.50	1,619	5.12%	2,041	6.62%	2,033	3.22%	4,676	4.95%
1.51 or more	945	2.99%	2,005	6.50%	1,212	1.92%	4,552	4.81%
<b>1.01 or more</b>	<b>2,564</b>	<b>8.10%</b>	<b>4,046</b>	<b>13.12%</b>	<b>3,250</b>	<b>5.16%</b>	<b>9,228</b>	<b>9.76%</b>
Totals	31,636	100.00%	30,830	100.00%	63,039	100.00%	94,545	100.00%
<b>Owner Occupied Housing Units</b>								
1.00 or less	19,898	94.60%	18,836	91.89%	36,826	96.75%	52,619	94.59%
1.01 to 1.50	755	3.59%	923	4.50%	842	2.21%	1,780	3.20%
1.51 or more	380	1.81%	739	3.61%	394	1.04%	1,232	2.21%
<b>1.01 or more</b>	<b>1,135</b>	<b>5.40%</b>	<b>1,662</b>	<b>8.11%</b>	<b>1,236</b>	<b>3.25%</b>	<b>3,012</b>	<b>5.41%</b>
Totals	21,033	100.00%	20,498	100.00%	38,062	100.00%	55,631	100.00%
<b>Renter Occupied Housing Units</b>								
1.00 or less	9,174	86.52%	7,948	76.93%	22,968	91.96%	32,698	84.03%
1.01 to 1.50	864	8.15%	1,118	10.82%	1,191	4.77%	2,896	7.44%
1.51 or more	565	5.33%	1,266	12.25%	818	3.28%	3,320	8.53%
<b>1.01 or more</b>	<b>1,429</b>	<b>13.48%</b>	<b>2,384</b>	<b>23.07%</b>	<b>2,009</b>	<b>8.04%</b>	<b>6,216</b>	<b>15.97%</b>
Totals	10,603	100.00%	10,332	100.00%	24,977	100.00%	38,914	100.00%

Source: Bureau of the Census, 1980 and 1990 Summary Tape File 1

#### D. VACANCY RATES

A comparison between 1980 and 1990 vacancy rates indicates a marked decrease for both rental and sale housing units. At the time of the 1990 Census, available housing units declined by 806 units. As a result of the annexation programs by cities, an overall decrease in total housing units in the unincorporated area has occurred. As shown on Table 17, the vacancy rate declined from 7.34% in 1980 to 5.16% in 1991. Table 18 shows types of vacant units.

Table 17

**ANNUAL VACANCY RATES**  
**Stanislaus County Unincorporated Areas**  
**1980-1990**

Year	Total Housing Units	Occupied Housing Units	# of Vacant Units	% Vacant
Apr-80	34,142	31,636	2,506	7.34
Jan-81	33,825	31,302	2,523	7.46
Jan-82	33,475	30,791	2,684	8.02
Jan-83	33,503	30,636	2,867	8.56
Jan-84	33,084	30,337	2,747	8.30
Jan-85	33,372	30,594	2,778	8.32
Jan-86	33,777	31,529	2,248	6.66
Jan-87	33,901	31,914	1,987	5.86
Jan-88	34,425	32,508	1,917	5.57
Jan-89	34,478	32,187	2,291	7.37
Jan-90	32,425	30,598	1,827	5.63
Apr-90	32,652	30,830	1,822	5.58
Jan-91	33,068	31,361	1,707	5.16

Sources: April 1980 and 1990 data are from the Census; the other data are from Department of Finance: Report E-5, "Stanislaus County Population and Housing Estimates."

NOTE: The 1981 to 1989 data were printed in 1990. The 1990 and 1991 data are based on the results of the 1990 Census.



**TABLE 18**  
**DETAILED FEATURES OF VACANCIES**  
**Stanislaus County**  
**Unincorporated and Incorporated Areas**  
**1990**

<b>Vacant Housing Units</b>	<b>Unincorporated Areas</b>	<b>Incorporated Areas</b>
Total Vacant	1,822	4,830
For Sale Only	273	1,469
For Rent	414	2,055
Held for seasonal and Occasional Use	250	566
For Migrant Farm Workers	118	145
Rented or Sold Not Yet Occupied	197	31
Other Vacant	570	564

Source: Bureau of the Census, 1990 summary Tape File 11

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## IV. HOUSING NEEDS

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### A. HOUSEHOLD INCOME AND HOUSING COSTS

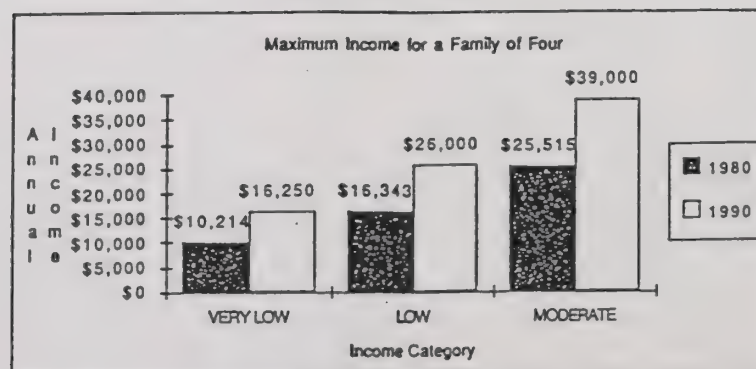
Whether a household can afford to purchase a house depends on many factors including base costs, interest rates, inflation, mortgage availability, property tax rates, and income tax advantages. Housing affordability is a measure of the percentage of families with income high enough to afford the cost factors required for a median-priced house. Many of the households in the unincorporated area are already homeowners. Their equity in these existing homes increases their ability to purchase newer, larger homes. Housing affordability remains a major issue for renters intending to purchase a house for the first time.

In evaluating housing affordability, households are divided into four income categories relative to the median household income for Stanislaus County. The 1991 median income as determined by the Housing and Urban Development Department (HUD) for Stanislaus County was estimated to be \$34,500 for a family of four. The following illustrates how the four income categories are divided:

- Very Low-Income: Households earning 50% or less of the median area income.
- Low-Income: Households earning between 50% and 80% of the area median income.
- Moderate-Income: Households earning between 80% and 120% of the area median income.
- Above Moderate-Income: Households earning above 120% of the area median income.

The area median income for a family of four in Stanislaus County increased from \$20,429 in 1980 to \$32,500 in 1990, for a 63% increase over the ten-year period. Table 19 compares 1980 and 1990 maximum income limits for a family of four.

TABLE 19  
MAXIMUM INCOME LIMITS  
1980 and 1990



Source: 1980-1990 HUD Median Income Limits for Stanislaus County

In determining housing affordability, HUD guidelines stipulate that a household should not spend more than 30% of its gross income on housing needs. Households paying more than 30% of their annual income on housing are determined by HUD as needing housing assistance. Table 20 illustrates housing affordability by income category for a family of four.

**TABLE 20**  
**AFFORDABLE HOUSING GUIDELINES**  
**BY INCOME CATEGORY, 1990**

Category	Income Range (Family of Four)	Maximum Rent or Mortgage*	Maximum Home Loan
Very Low	up to \$16,250	up to \$406	\$ 48,750
Low	\$16,250 to \$26,000	\$406 to \$650	78,000
Moderate	\$26,000 to \$39,000	\$650 to \$975	117,000
Above Moderate	\$39,000+	\$975+	117,000+

Source: HUD 1990 Median Income Limits and City of Modesto, Housing Element Technical Appendix, 1991

\*Not to exceed 30% of monthly income.

Table 21 clearly shows a decrease of very low- and low-income housing units in the ownership category, and a decrease in rental opportunity for the same income group. Income limits by income category and size are shown in Table 22.

## **B. SPECIAL NEEDS HOUSING**

A comprehensive housing strategy must consider the needs of households of certain disadvantaged groups whose special housing needs may be overlooked in the marketplace. Such households include the elderly, the handicapped, families with female-headed households, large families, the homeless and farm workers. In general, many of the housing problems encountered by one of these groups is also felt by another group. Many of these people are of very low-, low-, or moderate-income and have financial difficulties securing a home or renting a large enough unit to accommodate their needs. The handicapped and elderly often have problems of accessibility, not only within their private residences, but in public buildings and public transportation facilities. This section will address the special problems of each of these groups. The major provider of special housing is the Stanislaus County Housing Authority (SCHA). Figure IV-1 identifies SCHA housing unit inventory as of 1991.



TABLE 21

**FINANCIAL CHARACTERISTICS OF SPECIFIED HOUSING UNITS**  
**Stanislaus County**  
**Unincorporated and Incorporated Areas**  
**1980 - 1990**

		Unincorporated Areas				Incorporated Areas			
		1980		1990		1980		1990	
Specified Owner Occupied Housing Units*									
Value	N	%	N	%	N	%	N	%	
Less Than \$50,000	6,525	48.07%	1,154	8.96%	10,184	30.18%	1,096	2.24%	
\$50,000 to 99,000	4,613	33.98%	4,750	36.86%	20,840	61.77%	12,533	25.62%	
\$100,000 to \$149,999	1,568	11.55%	2,615	20.29%	2,143	6.35%	21,062	43.05%	
\$150,000 to \$199,999	525	3.87%	1,807	14.02%	425	1.26%	9,413	19.24%	
\$200,000 or more	344	2.53%	2,560	19.87%	148	.44%	4,819	9.85%	
TOTAL	13,575	100.00%	12,886	100.00%	33,740	100.00%	48,923	100.00%	
MEDIAN VALUE									
STANISLAUS COUNTY	\$60,100		\$124,300						
Specified Renter Occupied Housing Units**									
Contract Rent	N	%	N	%	N	%	N	%	
Less than \$100	953	11.70%	144	1.74%	1,916	7.87%	202	.53%	
\$100 to \$199	3,758	46.15%	661	7.98%	7,825	32.15%	2,517	6.55%	
\$200 to \$299	2,093	25.70%	1,575	19.02%	10,329	42.44%	3,856	10.04%	
\$300 to \$399	409	5.02%	2,196	26.52%	3,386	13.91%	9,071	23.62%	
\$400 to \$499	072	.88%	1,501	18.13%	263	1.08%	10,862	28.29%	
\$500 or more	039	.48%	1,189	14.36%	146	.60%	11,237	29.26%	
No Cash Rent	819	10.06%	1,015	12.26%	472	1.94%	654	1.70%	
TOTAL	8,143	100.00%	8,281	100.00%	24,337	100.00%	38,399	100.00%	
MEDIAN RENT									
STANISLAUS COUNTY	\$208		\$417						

Source: Bureau of the Census: 1980 and 1990 Summary Tape File 1

\*According to the Census Bureau (1991): "Specified owner-occupied and specified vacant-for-sale-only housing unit include only one-family houses on less than 10 acres without a business or medical office on the property. The data for specified units exclude mobile homes, homes with a business or medical office, houses on 10 or more acres, and housing units in multi-unit buildings."

\*\*According to the Census Bureau (1991): "Specified renter-occupied and specified vacant-for-rent units exclude one-family houses and mobile homes on 10 or more acres."

## 1. The Elderly

The elderly often face a lack of housing in the marketplace suitable for their particular needs since they are likely to have fixed or limited incomes. In addition to financial considerations, the elderly require special needs in housing construction and location to allow for access and mobility. Elderly citizens must rely on public transportation if their dwellings are not located within close proximity to local services. The elderly often require additional mobile assistance in the form of ramps and handrails, which will allow access to public facilities. Because the elderly often live alone, they are more vulnerable to abuse and theft and thus need security devices to safeguard their homes against unwanted intrusions. Retirement and convalescent homes offer alternative housing choices, but the majority live in independent residences, often in substandard condition.

The Area Agency on Aging is concerned with the housing needs for the elderly in this community. Although the agency does not have the funds to provide or subsidize housing for the elderly, it acts as a coordination and advocacy group for the elderly's housing needs.

As shown on Table 23, 14% of the County's 1990 population was 60 years of age or older. Of that elderly population, 68% or 36,226 are 65 to 84 years of age. Nearly 15,000 elderly live in the unincorporated area of the County.

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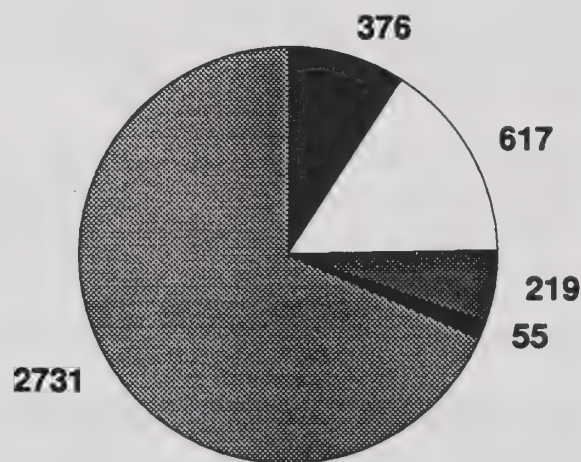
**TABLE 22**  
**1991 INCOME LIMITS BY INCOME CATEGORY AND SIZE**

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Number of Person(s)	Very Low Income	Low Income	Median Income	Moderate Income
1	\$12,100	\$19,300	\$24,150	\$29,000
2	\$13,800	\$22,100	\$27,600	\$33,100
3	\$15,500	\$24,850	\$31,050	\$34,500
4	\$17,250	\$27,600	\$34,500	\$41,400
5	\$18,650	\$29,800	\$37,250	\$44,700
6	\$20,000	\$32,000	\$40,000	\$48,000
7	\$21,400	\$34,200	\$42,800	\$51,350
8	\$22,750	\$36,450	\$45,500	\$54,650

Source: HUD Family Income Limits, April 1991, for Stanislaus County

## SCHA Inventory Available – 3998 Total Units



■ Farm Labor Housing	□ Public Housing	■ Migrant Housing	■ Aftercare Housing	■ Section 8 Housing
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Stanislaus County Housing Element

SCHA Housing Inventory

Stanislaus County, California

Figure IV-1

Harland Bartholomew & Associates



**TABLE 23**  
**POPULATION 60 YEARS OF AGE AND OLDER**  
**STANISLAUS COUNTY**  
**1980 AND 1990**

	1980 CENSUS			1990 CENSUS		
	Number	% of County Pop.	% of County Pop 60+	Number	% of County Pop.	% of County Pop 60+
Total 60+	40,403	15.19%	100.00%	53,483	14.43%	100.00%
Male	17,597	6.62%	43.55%	22,808	6.16%	42.65%
Female	22,806	8.58%	56.45%	30,675	8.28%	57.35%

**By Age Group:**

<b>60 to 61 Years</b>						
Total	4,706	1.77%	11.65%	5,353	1.44%	10.01%
Male	2,145	.81%	5.31%	2,447	.66%	4.58%
Female	2,561	.96%	6.34%	2,906	.78%	5.43%
<b>62 to 64 Years</b>						
Total	6,514	2.45%	16.12%	8,036	2.17%	15.03%
Male	2,974	1.12%	7.36%	3,724	1.01%	6.96%
Female	3,540	1.33%	8.76%	4,312	1.16%	8.06%
<b>65 to 74 Years</b>						
Total	17,836	6.71%	44.15%	23,408	6.32%	43.77%
Male	8,179	3.08%	20.24%	10,405	2.81%	19.45%
Female	9,657	3.63%	23.90%	13,003	3.51%	24.31%
<b>75 to 84 Years</b>						
Total	8,690	3.27%	21.51%	12,818	3.46%	23.97%
Male	3,500	1.32%	8.66%	5,080	1.37%	9.50%
Female	5,190	1.95%	12.85%	7,738	2.09%	14.47%
<b>85 Years +</b>						
Total	2,657	1.00%	6.58%	3,868	1.04%	7.23%
Male	799	.30%	1.98%	1,152	.31%	2.15%
Female	1,858	.70%	4.60%	2,716	.73%	5.08%

TABLE 24

HOUSEHOLDS WITH ONE AND MORE PERSONS AT LEAST 60 AND 65 YEARS OF AGE  
Stanislaus County  
1980 and 1990

Households With:	1980 Census				1990 Census			
	1 Person Households	2+ Person Households		Totals	1 Person Households	2+ Person Households		Totals
		Family	Non-Family			Family	Non-Family	
1 Or More Persons 60 Years of Age and Older								
Unincorporated Areas	3,054	7,153	207	10,414	2,863	6,987	278	10,128
Incorporated Areas	6,548	10,242	310	17,100	9,383	15,893	581	25,857
County Total	9,602	17,395	517	27,514	12,246	22,880	859	35,985
1 Or More Persons 65 Years of Age and Older								
Unincorporated Areas	2,463	5,185	157	7,805	2,395	5,146	205	7,746
Incorporated Areas	5,455	7,359	238	13,052	7,918	11,870	453	20,241
County Total	7,918	12,544	395	20,857	10,313	17,016	658	27,987

SOURCE: Bureau of the Census, Summary Tape File 1, 1980 and 1990

## **2. The Disabled/Handicapped**

Disabled individuals often require special access and design features within their housing units. Like the elderly, they also may need aid to travel to and from public facilities. California Administrative Code, Title 24, requires all public buildings be accessible to the public; they must meet architectural standards such as rampways, large door widths and restroom modifications enabling free access for the handicapped.

The definition of a "handicapped" or "disabled" person as contained in Section 22511.5 of the California Administrative Code for vehicle and building code enforcement is as follows:

- a. Any person who has lost, or has lost the use of, one or more lower extremities or both hands, or who has significant limitation in the use of lower extremities, or who has a diagnosed disease or disorder which substantially impairs or interferes with mobility, or who is so severely disabled as to be unable to move without the aid of an assistance device.
- b. Any person who is blind to such an extent that the person's central visual acuity does not exceed 20/200 in the better eye, with corrective lenses, as measured by the Snellen test, or visual acuity that is greater than 20/200, but with a limitation in the field of vision such that the widest diameter of the visual field subtends an angle greater than 20 degrees.
- c. Any person who suffers from lung disease to such an extent that his or her forced (respiratory) expiratory volume when measured for one second by spirometry is less than one liter or his/her arterial oxygen tension (pO<sub>2</sub>) is less than 60 mm/Hg on room air at rest.
- d. Any person who is impaired by cardiovascular disease to the extent that his/her functional limitations are classified in severity as Class III or Class IV according to standards accepted by the American Heart Association.

The 1990 Census data on the number of handicapped or disabled persons is unavailable at this time. However, the State of California, Department of Rehabilitation tracks data regarding the number of persons (ages 16 to 64) with disabilities in Stanislaus County and California. Their most recent data is from a Statewide survey dated April 1982, which contains estimates of persons with disabilities by type. They are currently updating their data and the results will be available in early 1992. Until that information is available, the Department recommends that communities adjust the 1982 survey figures by two percent annually to estimate the current number of persons with disabilities. In order to establish the most accurate data, an annual growth rate of 3.4 percent was chosen for Stanislaus County. Stanislaus County was one of the fastest growing areas and exceeded the State average growth rate for 1980-1990.



**TABLE 25**  
**DISABLED PERSONS AGES 16-64**  
**IN STANISLAUS COUNTY**  
**DURING 1991**

Type of Disability	Stanislaus County
Blind*	324
Deaf*	162
Other Sensory*	716
Cardiovascular*	4,850
Respiratory*	1,865
Digestive*	797
Mental Retardation	1,446
Alcohol/Drug	1,540
Emotional Problems	1,675
Muscular/Skeletal*	13,214
Neurological*	1,946
Other Conditions	<u>2,351</u>
<b>TOTAL</b>	<b>30,886</b>

\* Indicates physical disabilities

Source: (data derived from the State Dept. of Rehabilitation survey, April 1982 and the City of Modesto Draft Housing Element.

As shown on Table 25, approximately 30,886 persons in Stanislaus County had some type of physical or mental disability in 1991. Mental disabilities include psychiatric and organic illness such as organic brain disorders resulting from Alzheimer's disease or AIDS-related infections. The 1990 Census provides the number of individuals who are institutionalized with psychiatric disabilities. Table 26 shows the number of individuals who are institutionalized in Stanislaus County.

TABLE 26

PERSONS IN GROUP QUARTERS  
Stanislaus County  
Unincorporated and Incorporated Areas  
1990

	UNINCORPORATED AREAS		INCORPORATED AREAS	
	% OF TOTAL		% OF TOTAL	
	NUMBER	IN GROUP QUARTERS	NUMBER	IN GROUP QUARTERS
INSTITUTIONALIZED PERSONS:				
CORRECTIONAL INSTITUTIONS	368	28.71%	741	16.19%
NURSING HOMES	245	19.11%	2,466	53.88%
MENTAL (PSYCHIATRIC) HOSPITALS	0	0%	256	5.59%
JUVENILE INSTITUTIONS	31	2.42%	117	2.56%
OTHER INSTITUTIONS	14	1.09%	172	3.76%
OTHER PERSONS IN GROUP QUARTERS:				
COLLEGE DORMITORIES	123	9.59%	26	.57%
MILITARY QUARTERS	0	0%	0	0%
EMERGENCY SHELTERS FOR HOMELESS	93	7.25%	306	6.69%
VISIBLE IN STREET LOCATIONS	6	.47%	38	.83%
OTHER NONINSTITUTIONAL GROUP QUARTERS	402	31.36%	455	9.94%
TOTAL	1,282	100.00%	4,577	100.00%

Source: U.S. Bureau of the Census, 1990 Summary Tape File 1A

### **3. Female Heads of Household**

According to the 1990 Census, the unincorporated area of Stanislaus County had a total of 3,106 female-headed households. This figure represents 9.3% of the total family households within the County. This would not seem to pose a housing problem, yet female-headed households comprise almost 42% of all families below the poverty level. These low-income households find it increasingly difficult to find adequate housing since their limited incomes often restrict their ability to rent or own large enough dwellings to accommodate their children. Also due to high poverty levels, female heads of households often spend more on immediate needs such as food, clothing, transportation, and medical care than on maintaining their dwelling. This results in living units falling into disrepair.

Families with female heads of households experience a high incidence of poverty not only in this County, but generally statewide. For Stanislaus County, the incidence of poverty among families headed by women was greater in the unincorporated areas than the cities.

### **4. Large Families**

In unincorporated Stanislaus County, families of five or more total 5,674. This represents a slightly higher percentage of 15.8% compared to the state average of 12.6%. Many large families face difficulty in securing adequate housing because they are in the low or moderate income range, and an adequate supply of rental units are unavailable in the market place. Large families are indicative not only of those households that require larger dwellings to meet their housing needs, but also are reflective of a large number that live below the poverty level. Table 27 shows that the average persons per unit has risen from 2.93 in 1980 to 3.07 in 1990. Renters show a more dramatic increase from 2.96 to 3.37.

### **5. Farm Workers**

Stanislaus County places farm workers into two categories: (1) those regular or year-round farm laborers employed for more than 150 days annually, and (2) those seasonal and migrant farm workers who travel more than 50 miles across County lines to obtain agricultural employment and reside in the County approximately six months of the year.

Statistics concerning the number of farm workers employed in Stanislaus County were not available in the 1990 Census. Stanislaus County Economic Development Corporation's Statistical Update of April 1991 indicates that 10.07% of the labor force or more than 14,000 persons are employed in the agricultural community. Table 28 identifies total Farm Labor Housing and Migrant Housing in Stanislaus County. Table 29 estimates farmworker housing needs to 1997. There is no differentiation between seasonal and year-round workers.



TABLE 27

TENURE BY PERSONS IN OCCUPIED UNITS  
Stanislaus County Unincorporated and Incorporated Areas  
1980 and 1990

Persons in Unit	Unincorporated Areas						Incorporated Areas					
	Total Occupied Housing Units	% of Total Occupied Housing Units	Owner Occupied Units	% of Total Owner Occupied Units	Renter Occupied Units	% of Total Renter Units	Total Occupied Housing Units	% of Total Occupied Housing Units	Owner Occupied Units	% of Total Owner Occupied Units	Renter Occupied Units	% of Total Renter Units
<b>1980 CENSUS</b>												
1 Person	5,516	17.44%	3,260	15.48%	2,256	21.32%	14,325	22.72%	5,979	15.72%	8,346	33.39%
2 Persons	10,525	33.27%	7,629	36.24%	2,896	27.36%	20,183	32.02%	13,208	34.72%	6,975	27.90%
3 Persons	5,609	17.73%	3,617	17.18%	1,992	18.82%	11,051	17.53%	6,835	17.97%	4,216	16.87%
4 Persons	4,982	15.75%	3,327	15.80%	1,655	15.64%	10,165	16.12%	7,205	18.94%	2,960	11.84%
5 Persons	2,658	8.40%	1,788	8.49%	870	8.22%	4,393	6.97%	3,022	7.94%	1,371	5.48%
6 Or More Persons	2,346	7.42%	1,432	6.80%	914	8.64%	2,922	4.64%	1,793	4.71%	1,129	4.52%
<b>Total</b>	<b>31,636</b>	<b>100.00%</b>	<b>21,053</b>	<b>100.00%</b>	<b>10,583</b>	<b>100.00%</b>	<b>63,039</b>	<b>100.00%</b>	<b>38,042</b>	<b>100.00%</b>	<b>24,997</b>	<b>100.00%</b>
Persons/Owner Unit	2.91						2.86					
Persons/Rental Unit	2.96						2.45					
Persons/Occupied Unit	2.93						2.70					
<b>1990 CENSUS</b>												
1 Person	5,219	16.93%	3,433	16.75%	1,786	17.29%	19,675	20.81%	9,487	17.05%	10,188	26.18%
2 Persons	9,546	30.96%	7,283	35.53%	2,263	21.90%	28,603	30.25%	18,750	33.70%	9,853	25.32%
3 Persons	5,224	16.94%	3,340	16.29%	1,884	18.23%	16,537	17.49%	9,594	17.25%	6,943	17.84%
4 Persons	5,118	16.60%	3,252	15.86%	1,866	18.06%	16,151	17.08%	10,286	18.49%	5,865	15.07%
5 Persons	2,934	9.52%	1,698	8.28%	1,236	11.96%	7,764	8.21%	4,556	8.19%	3,208	8.24%
6 Or More Persons	2,789	9.05%	1,492	7.28%	1,297	12.55%	5,815	6.15%	2,958	5.32%	2,857	7.34%
<b>Total</b>	<b>30,830</b>	<b>100.00%</b>	<b>20,498</b>	<b>100.00%</b>	<b>10,332</b>	<b>100.00%</b>	<b>94,545</b>	<b>100.00%</b>	<b>55,631</b>	<b>100.00%</b>	<b>38,914</b>	<b>100.00%</b>
Persons/Owner Unit	2.92						2.87					
Persons/Rental Unit	3.37						2.83					
Persons/Occupied Unit	3.07						2.86					

Source: U.S. Bureau of the Census: 1980 and 1990 Summary Tape File 1

**TABLE 28**  
**FARM LABOR AND MIGRANT HOUSING**  
Stanislaus County Housing Authority Inventory  
1992

<b>LOCATION OF FARM LABOR HOUSING</b>	<b>Number of Units</b>	<b>% of Units</b>
Westley: FmHA Units	85	22.61%
Westley: Mobile Homes/Trailers	20	5.32%
Ceres	104	27.66%
Modesto	91	24.20%
Patterson	76	20.21%
<b>TOTAL</b>	<b>376</b>	<b>100.00%</b>

Source: Stanislaus County Housing Authority

**TABLE 29**  
**ASSUMED FARM WORKER HOUSING NEEDS, 1990-1997**  
Stanislaus County Housing Authority Inventory  
1992

**STANISLAUS COUNTY AND CITIES**

City	1990 Existing Housing Units (1)*			1990-97 Replacement Needs*		
	Total Housing Units	Year-Round Housing Units	Seasonal (3) Housing Units	"A" Year-Round (4) Housing Units	"B" Seasonal (5) Housing Units	Total (6) Construct. Needs
Ceres	103	103	0	1.6	0	74
Hughson	0	0	0	0	0	16
Modesto	91	91	0	1.4	0	244
Newman	0	0	0	0	0	27
Oakdale	0	0	0	0	0	23
Patterson	121	76	45	1.1	45	66
Riverbank	0	0	0	0	0	28
Turlock	0	0	0	0	0	115
Waterford	0	0	0	0	0	7
Unincorp	254(2)	85	169	1.3	43	90
<b>TOTAL</b>	<b>569</b>	<b>355</b>	<b>214</b>	<b>5.4</b>	<b>88</b>	<b>693(7)</b>

Current Year-Round Housing Needs = 600 Housing Units

- (1) Stanislaus County Housing Authority, October 8, 1990.
- (2) Empire @ 77 seasonal units, Westley @ 85 year-round and 92 seasonal units.
- (3) Units available between May 1 and October 30.
- (4) (Year-Round Housing Units) x (.002 annual removal rate) x (7.5 years).
- (5) Housing Authority schedule for replacement.
- (6) (Jurisdiction's 1990-97 Basic Construction Needs divided by 28,915) x 600 = Jurisdiction's share of the 600 need + "A" + "B" = Total Construction Needs.
- (7) Total does not add due to rounding.

\*Provision of these farm worker housing units is the responsibility of the Stanislaus County Housing Authority. Local agencies will assist the Housing Authority in meeting the farm worker housing need.

Source: Housing Needs Report, Stanislaus County and Cities, SAAG 1990-1997



As is the case for most low-income households, housing needs of farm workers far exceed government's ability to provide assistance. The Farmers Home Administration (FmHA) is the most important provider of permanent housing for farm workers, but FmHA assistance suffers from its own income qualifying standards and a shortage of staff and funds. The State HCD and Office of Migrant Services also supply housing assistance for farm workers. Because farm workers are usually low-income and their employment status is often tenuous, they are unable to compete for housing on the open market. The housing that is available is often of substandard condition and located in areas of the community lacking adequate services. In relation to their low incomes, farm workers often overpay for substandard housing and live in crowded conditions. In Stanislaus County, farm workers are housed predominantly in farm labor camps owned and operated by the Stanislaus County Housing Authority and camps privately owned in the unincorporated areas. Housing shortages exist during peak seasonal labor periods, the months of July-September, when a large influx of migrant workers enter the work force.

Provisions which allow for the housing of farm workers include permanent residential buildings and mobile homes. Permits are issued with the stipulation that the occupant be employed on a full-time basis in conjunction with the farming operation. Both mobile homes and farm labor camps provide important housing for seasonal or year-round workers who may otherwise have a difficult time obtaining housing at an affordable price and within close proximity to their jobs.

According to the 1990 Regional Housing Needs Report developed by the Stanislaus County Area Association of Governments, a total construction of 90 units is needed for farmworkers within the unincorporated areas of Stanislaus County from 1990-1997. This report states that the provision of "farmworker housing units is the responsibility of the Stanislaus County Housing Authority" and "Local agencies will assist the Housing Authority in meeting the farmworker housing needs."

## **6. The Homeless**

Some of the main causes of homelessness are the breakdown of traditional social relationships, unemployment, shortage of low-income housing and the deinstitutionalization of the mentally ill. Table 30 identifies 99 homeless persons within the unincorporated areas of Stanislaus County and 344 in the incorporated cities. The 1990 census has identified a small number (6 persons) visible in street locations. The majority of the homeless persons counted (93) were in emergency shelters for the homeless.

**TABLE 30**  
**HOMELESS PERSONS**  
**Stanislaus County**  
**Unincorporated and Incorporated Areas**  
**1990**

	Unincorporated Areas Number	Incorporated Areas Number
Emergency Shelters for Homeless	93	306
Visible in Street Locations	6	38
<b>TOTAL</b>	<b>99</b>	<b>344</b>

Source: Bureau of the Census, 1990 Summary Tape File 1

Discussions with social service agencies, Sheriff's Department, Salvation Army, the Health Department and others dealing with emergency housing and the homeless on a daily basis view the problem for the unincorporated area of the County as a minor one. In Stanislaus County, the location and resources to accommodate the needy and the homeless are primarily located in the cities.

#### **7. Agencies Offering Emergency Housing Assistance**

Salvation Army, Social Services Program - Under this program, renters assistance, energy bill assistance, as well as housing information and referral are provided to low-income families. Also, families facing eviction are given a first month's rent allowance and are assisted in finding permanent housing.

Stanislaus County Housing Authority - The Stanislaus County Housing Authority is located at 1701 Robertson Road, Modesto. The Housing Authority develops and operates subsidized housing facilities in Stanislaus County (with the exception of Riverbank, which has its own Housing Authority) for very low- and low-income families, including the elderly, handicapped and disabled families. The Authority also operates housing rehabilitation programs and offers counseling for rent delinquency and mortgage delinquency at no charge, under license from the Housing and Urban Development Agency.

Table 31 shows the 1992 number of assisted housing units by type.

**TABLE 31**  
**STANISLAUS COUNTY HOUSING AUTHORITY INVENTORY**  
**PUBLIC HOUSING, SECTION 8 HOUSING,**  
**AND AFTERCARE HOUSING**  
**1992**

TYPE OF HOUSING	Number of Units
Public Housing	617
Section 8 Housing	2,781
Aftercare Housing	55
<b>TOTAL</b>	<b>3,453</b>

Source: Stanislaus County Housing Authority

In May 1991, the Housing Authority received a grant from HUD for \$2.58 million, which will be used to acquire 30 three-bedroom rental units at locations scattered throughout the City of Modesto. The Housing Authority will retain ownership of the units, which will be used to house 30 low-income families.

#### **Persons Requiring Temporary Shelter (Homeless)**

Emergency and Transitional Shelter Needs - The housing needs of those seeking emergency shelter and/or transitional shelter have dramatically increased in the last ten years. The fastest growing population in need of shelter are families with children. The reason for this increase can be partially attributed to rising unemployment and the decline in affordable housing. A large percentage of mentally ill persons are homeless due to the relaxing of guidelines for state mental health care institutions. Others in need are homeless persons with drug and alcohol problems, battered women and children, teenage runaways and evicted tenants.

Agencies Providing Temporary Shelter - The following programs offer cash or vouchers to homeless individuals and families for securing temporary shelter:

#### Community Temporary Shelter Service Coalition

Since 1981, the Community Temporary Shelter Service Coalition (CTSS) has provided services for those seeking shelter. CTSS provides temporary shelter to those with immediate need. CTSS assists families with dependent children and the mentally ill homeless. Stay is temporary, in motels or shelters, until more permanent shelter can be found. CTSS contracts with the Stanislaus County Department of Social Services to find temporary shelter for the AFDC Homeless Assistance Program.



CTSS receives block grant funding to find shelter for the Mentally Ill Homeless Program. The Program is administered by the Stanislaus County Mental Health Department. The Program provides shelter for stays of three to seven days, based on need, and then many individuals are placed in board and care facilities. For the FY 90/91, this program provided 460 shelter nights, with some stays up to seven nights.

In cooperation with HUD and the City of Modesto's Housing Program Office, CTSS is participating in providing single-family residences for homeless families seeking permanent housing. The City of Modesto is leasing three houses from HUD for \$1.00 per year. CTSS assists with the selection of the families. A modest rent is collected to cover the operating costs (such as taxes, utilities, and maintenance) of the houses.

#### AFDC Homeless Assistance Program (HAP)

This program provides temporary shelter for families who qualify for Aid to Families with Dependent Children and is administered by the Stanislaus County Department of Social Services.

For the FY 90/91, the AFDC Housing Assistance Program assisted 6,314 persons with temporary housing. Of that total, 5,226 persons were assisted with finding permanent shelter. Eighty percent of the households receiving assistance from this program are single parents with children and disabled parents with children, with an average of 2.8 persons per household. The other 20% are comprised of unemployed parents with children, with an average of 4.7 persons per household. Breakdowns of program participants by racial/ethnic group were unavailable.

In addition, the Stanislaus County Department of Social Services coordinates with the Community Temporary Shelter Service to provide a variety of referrals and medical services to the homeless through the Stanislaus Homeless Health Project.

#### Stanislaus Residential Services

This private, non-profit organization provides transitional housing for recovering alcoholics.

Agencies Providing Shelter and/or Services and/or Meals - The following facilities provide shelter and/or meals and services to the homeless population.

#### The Modesto Men's Gospel Mission and Women's Mission

Men's Gospel Mission, located at 1417 DeHarro Street, provides shelter to 80 single male adults with a limited stay of seven bed nights, seven nights on the floor and three nights out\*. The Mission also serves two meals a day, Monday through Friday, and three meals on weekends and holidays. In 1990, the Mission served 93,700 meals. Meals served have gone up 100% since 1984 (during the first nine months of 1984 there were 32,000 meals served and during the first nine months in 1989, there were 65,000 meals served). The majority of men (95%) arriving at the Mission

are locals raised in the County and 60% are under 36 years of age.

The Women's Mission, located at 1432 Page Court, provides fifteen beds for temporary shelter to house single women and women with children for a maximum stay of fourteen days. Since opening its doors in 1985, the Women's Mission has been filled to capacity.

Both Missions require that those seeking shelter participate in religious activities, (this requirement also exempts the Missions from receiving any federal or state funding assistance.) Thus, the Missions must rely strictly on donations from local churches and the community. In addition to shelter and meals, programs are offered to assist those needing shelter so that they can learn to break the cycle and become functional again. The programs include: a Christian drug and alcohol rehabilitation program; literacy and GED programs; and life skills/job skills classes.

#### Hutton House

The Hutton House provides temporary shelter for up to six teenagers that may be involved in a family crisis or a conflict situation. Hutton House also provides individual, family and group counseling to its clients. In 1990, there were a total of 2,000 reported teenage runaways in Stanislaus County. Of that number, 800 were reported to the Modesto Police Department. It is estimated that the number of reported teenage runaways is only one-third of the actual teenage runaway population.

According to Neil Griffin, counselor at Hutton House, county-wide the number of actual teenagers on the street (both reported and unreported) is estimated to be 6,000 to 7,200. He noted that less than one-third of the parents of teenage runaways file a runaway report to the police or sheriff departments. In 1990, Hutton House had 280 residential clients, with an average length of stay of 7.8 days. Furthermore, in 1990, 226 clients were turned away due to a full house and 126 clients were turned away due to being over or under age.'

#### Sunshine Place

The Sunshine Place, located at 722 I Street, provides a place where people can go inside to wash clothes, shower, and get counseling. Recreational activities are available, such as playing a game of pool or watching television. The Sunshine Place is operated by Friends of the Sunshine Place and the Stanislaus County Department of Mental Health. On the average day, 240 people visit the Sunshine Place.

#### The Salvation Army

The Salvation Army, located at 625 I Street, serves lunches to about 200 to 220 people per day. Currently, the Salvation Army is seeing an increase of people needing food and clothing. According to Capt. John Reed, the commanding officer for the Modesto Corps, with the recession, the high unemployment rate and the higher energy bills, they are seeing more people in need than ever before.



The Tithing Place - Located at 800 Wayside Drive in Turlock, the Tithing Place is a private, non-profit organization that provides food and shelter for the homeless. The Tithing Place can provide emergency shelter for up to five families for a maximum of 60 days. The organization is funded through the United Way and other contributions from the community.

Adult Protective Services - This is a function of the County's Welfare Department and they provide information and act as a referral agency for those in need of help for emergency housing, money, food, mental problems and alcoholism. Their primary function is to assess a person's immediate problems, and link that person with the appropriate agency for further help.

Stanislaus Medical Center - This County facility provides, as mandated by law, the delivery of medical attention to indigents and those unable to pay for such services.

General Assistance/Aid to Families With Dependent Children - These two functions of the County's Welfare Department provide cash assistance to single individuals and families based on qualifying criteria. Those in need of emergency housing are placed within in motels or board and care homes until additional assistance can be obtained.

The problems of emergency housing and the homeless are more acute in the winter than in the summer months. A number of people being assisted in this County are pass-through individuals with destinations in other counties or states. They may stop for food or shelter, then move on, as evidenced by agency experience in the County. Many of the able-bodied people never seek help and consequently are not reflected in reports on the homeless.

In summary, the homeless and emergency housing are not major issues or problems in the unincorporated areas of the County. In the rural areas, those who are considered strangers and anyone without shelter are usually reported to the Sheriff's Department. Those in need of help or anyone considered a nonresident, are referred to an appropriate agency for assistance. The rural area of the County does not provide amenities or have the resources to accommodate emergency housing and the homeless. Personnel in each of the above mentioned agencies concur that the problems are more urban than rural in nature. Since services are more readily available in an urbanized area, people in need tend to gravitate toward the service providers, thereby impacting incorporated areas rather than unincorporated areas.



## C. HOUSING NEEDS PROJECTIONS

### 1. Five-Year Projection of New Construction Needs

Projecting the need for housing unit construction to accommodate the expected growth in households is only one factor in determining the projected need for housing. The other major component of housing need is for replacement of units estimated to be lost during the forecast period. Losses in the housing stock occur through planned demolition, conversions to nonresidential uses, and unplanned losses from fires, floods, earthquakes and other natural phenomena. Table 32 shows the estimated housing replacement need for Stanislaus County and cities through June 30, 1997. For the unincorporated area of the County, approximately 543 replacement units will be needed for the planning period 1990-1997.

**TABLE 32**  
**BASIC CONSTRUCTION NEEDS**  
**1990 - 1997**

<b>City</b>	<b>1990-1997 (1) Increase In Housing Needed</b>	<b>1990-1997 (2) Basic Replacement Needs</b>	<b>1990-1997 (3) Basic Construction Needs</b>
Ceres	3,455	164	3,619
Hughson	747	22	769
Modesto	10,677	1,011	11,688
Newman	1,270	31	1,301
Oakdale	1,037	75	1,112
Patterson	916	48	964
Riverbank	1,301	49	1,350
Turlock	5,278	277	5,555
Waterford	327	24	351
Unincorp	1,663	543	2,206
<b>TOTAL</b>	<b>26,671</b>	<b>2,244</b>	<b>28,915</b>

Source: SAAG Housing Needs Report, Volume III Revised Edition

## **2. Regional Housing Needs**

Stanislaus County's housing policies have regional as well as local implications. One provision of the Housing and Community Development Guidelines assigned regional councils of governments the responsibility for preparing "fair share" housing plans, which allocate to each local jurisdiction within the defined region their responsibility for meeting housing needs.

The State indicated that the distribution of the regional housing need shall be based on available data, and shall consider the following factors: (1) market demand for housing, (2) employment opportunities, (3) the availability of suitable sites and public facilities, (4) community patterns, (5) type and tenure of housing, and (6) housing needs of farm workers.

The Stanislaus Area Association of Governments (SAAG) provides this requested information in the Housing Needs Report, Volume III, adopted February 13, 1991 (See Appendix E). SAAG, in preparing the updated version, applied the methodology described in Appendix II of the report. Volume III of the Housing Needs Report addresses the region of Stanislaus County by assessing the housing needs for the following communities: Ceres, Hughson, Modesto, Newman, Oakdale, Patterson, Riverbank, Turlock and Waterford. The particular housing needs of the unincorporated area, under Stanislaus County jurisdiction, are also quantified.

Projected for the years 1990-1997, the Housing Needs Report indicates an assumed increase in housing needs to be an estimated 2,206 units for the unincorporated area of Stanislaus County. This number represents 7.6% of the countywide need (28,915 housing units). The City of Modesto, the largest future growth area of the County, has an estimated need of 11,688 units. Turlock, 5,555 units; Oakdale, 1,112 units; and Ceres, 3,619 units, follow Modesto as being the next largest projected growth areas in the Stanislaus County region. The assumed need for the unincorporated area is based upon an average .0108% yearly growth rate through June 30, 1997, or approximately 362 units per year. Of the assumed housing need of 2,206 units, 690 units have been designated as rental units.

SAAG, in making its determinations of regional housing needs, is required to consider the housing needs of all income levels. Table 33 shows how the increase in available housing in 1997 could be distributed by income levels. These figures do not mandate that each community must construct units for each of the identified income categories. Instead, they are provided to indicate that, as available housing in the region increases, new households at various income levels will be in need of housing. Occupancy should be

**TABLE 33**  
**1990 PROJECTED HOUSING CONSTRUCTION NEEDS**  
**BY INCOME CATEGORY**  
**1990 - 1997**

<b>Jurisdiction</b>	<b>Total Projected Need</b>	<b>Very Low Income</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>Above Moderate Income</b>
Modesto	11,688	2,805	1,987	2,455	4,441
Ceres	3,619	869	615	760	1,375
Hughson	769	185	131	161	292
Newman	1,301	312	221	273	494
Oakdale	1,112	267	189	233	423
Patterson	964	231	164	202	367
Riverbank	1,350	324	230	284	513
Turlock	5,555	1,333	944	1,167	2,111
Waterford	351	84	60	74	133
Unincorporated	2,206	529	375	463	838
<b>TOTAL</b>	<b>28,915</b>	<b>6,939</b>	<b>4,916</b>	<b>6,072</b>	<b>10,987</b>

Source: Table F-2, SAAG Housing Needs Report, Volume III, February 13, 1991.

available for households at these income levels, but may be accommodated by existing housing stock or by new units to be constructed.

The Housing Needs Report further identifies the type of housing that will be needed in each city, as well as in the unincorporated County, in order that citizen choice in housing type can be met. Of the 2,206 housing units, 1,646 have been identified as single-family detached, and 560 as multifamily attached. The multifamily units include condominiums.

The final addition to the assumed housing need through 1997 is the farm worker housing and replacement needs. SAAG approximates a need of 90 units for farm workers in the unincorporated areas. The number of units to be replaced due to demolitions, conversions of nonresidential uses, fires, and other natural occurrences, is estimated to be 44 dwellings. Farmworker housing and replacement of existing stock is discussed and quantified in further detail in the report.

The provision of these farmworker housing units is the responsibility of the Stanislaus County Housing Authority. Local agencies will assist the Housing Authority in meeting the farmworker housing need.



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## **V HOUSING PRODUCTION OPPORTUNITIES/RESOURCES**

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### **A. HOUSING RESOURCES PROVIDED THROUGH FEDERAL, STATE, AND LOCAL PROGRAMS**

Housing conditions in any area are influenced by factors beyond those discussed earlier, such as the age of the houses, the condition of public facilities, and the socioeconomic characteristics of the residents. To a large degree, the existing community resources available to assist people with their housing problems determines the way in which people view housing conditions in their community. There is a wide variety of housing programs and services available to residents of Stanislaus County for low- and moderate-income households, as well as the elderly and handicapped. Some of these programs are utilized extensively. The Stanislaus County Housing Authority generally has a long list of applicants waiting to obtain Section 8 rental housing. Other programs, such as the Farmers Home Administration, Section 504 program, which offers loans and grants for home repairs, are rarely used. In addition, the Department of Housing and Community Development administers a number of programs to local governments. Those of importance to the County include: (1) construction technical assistance; (2) architectural and energy technical assistance; (3) Deferred Payment Rehabilitation Loan Program; (4) Special Uses Housing Rehabilitation Program, (5) Housing Assistance Program; (6) California Housing Advisory Service; (7) Rural Development Assistance Program; and (8) Community Development Block Grant Program.

Appendix B lists state and federal programs available as of 1990. Table B-1 of Appendix B provides an easy reference to the list of programs and indicates who may be eligible to gain access to those benefits.

The program and services offered are of three basic types: direct assistance, indirect assistance and supportive services. Direct assistance is received in the form of a grant or loan directly from the funding agency. Indirect assistance is usually channeled through another party before the beneficiary realizes the benefit, as is the case with loan guarantees and loan insurance. Supportive services are provided in the form of counseling, referral and legal services.

Although the list of activities eligible for program funding is lengthy, a number of the programs are underutilized in Stanislaus County. The lack of demonstrated enthusiasm for these programs may be due to one of several reasons. First, interest by private developers in FHA, Section 234 financing for low-income home construction, has dwindled recently due to the decrease in conventional interest rates. Second, funding of federal programs is uncertain from year to year. At this time, for example, it appears that federal funds for housing, which have been available in the past, may be sharply curtailed. The lack of assurance for long-term funding creates some reluctance on the part of local government to enter into long-term programs. Third, extensive planning and data requirements that must accompany applications for assistance frequently discourage small jurisdictions which

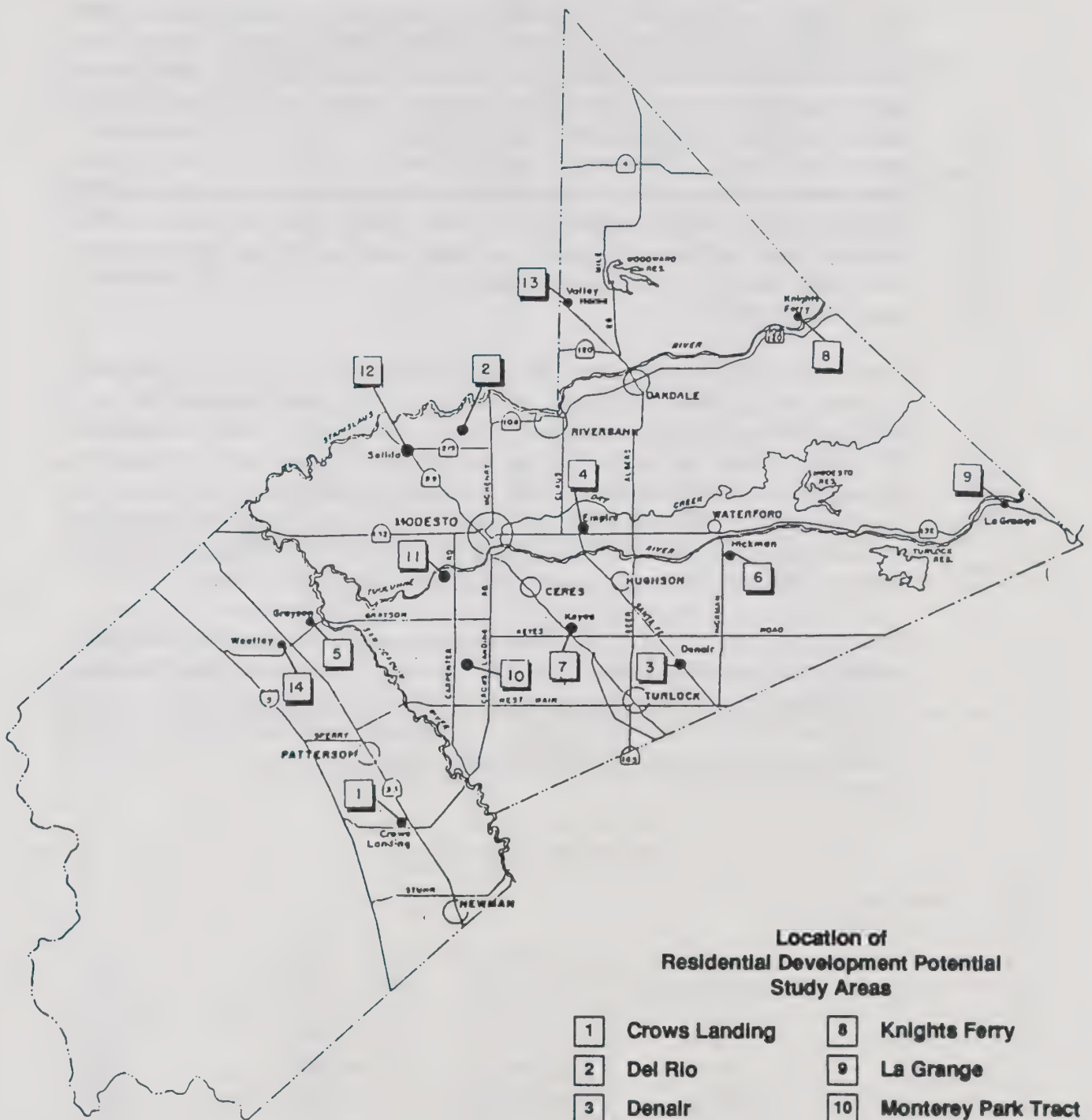
might otherwise be interested in applying for federal funds.

## **B. ADEQUATE SITES AND LAND INVENTORY**

The Stanislaus County Department of Planning and Community Development finalized a land inventory in November 1991. Figure V-1, Residential Development Potential Study Areas, identifies the general location of land suitable for development in the unincorporated communities of the County.

The Residential Development Potential Study, included herein as Appendix F, identifies areas that are suited to a spectrum of residential densities, from very low-density rural designations to urban densities appropriate for single-family, multi-family and mobile home development. Population figures exceeded both SAAG and the State Department of Finance projections for the year 1992; however, this report identifies more land available than is required to provide for the County's fair share of regional housing needs.

The classification of land by the General Plan as appropriate for residential development is not sufficient to permit development. An additional requirement, particularly for development at urban densities, is the availability of adequate infrastructure such as sewer and water services. The County discourages substantial new growth in communities without adequate infrastructure. The unincorporated communities of Westley, Crows Landing, Hickman, Valley Home, Knights Ferry and La Grange are classified as urban by the General Plan but do not have, nor are projected to have in the near future, infrastructure adequate to support significant residential development. The lack of sewer and water facilities will impact market and non-market housing for at least the next five years.



Location of  
Residential Development Potential  
Study Areas

- |   |               |    |                      |
|---|---------------|----|----------------------|
| 1 | Crows Landing | 8  | Knights Ferry        |
| 2 | Del Rio       | 9  | La Grange            |
| 3 | Denair        | 10 | Monterey Park Tract  |
| 4 | Empire        | 11 | Riverdale Park Tract |
| 5 | Grayson       | 12 | Salida               |
| 6 | Hickman       | 13 | Valley Home          |
| 7 | Keyes         | 14 | Westley              |

Source: Residential Development Potential in  
Unincorporated Stanislaus County, 1991

## Stanislaus County Housing Element Residential Development Potential Study Areas

Stanislaus County, California



Figure V-1

Harland Bartholomew & Associates



During the preparation and adoption of the County's overall General Plan in 1987, efforts were made to recognize the importance of unincorporated towns as desirable areas in which to live and work. Comprehensive studies were undertaken to determine ability to accommodate growth. Also, the County's role is to assist service (sewer and water) districts with information and support of the unincorporated communities so they may determine if expansion of sewer and water services is necessary and feasible. At this time, most sewer districts in the County are operating at capacity, and expansion of collection and treatment facilities depends greatly upon the local districts obtaining state and federal grants. In general, funding agencies have indicated that unless there is a health and safety problem, the chances of obtaining a grant is remote.

Furthermore, the County's land use plan emphasizes concentration of growth in urban areas. This facilitates meeting housing goals because low- and moderate-income housing can most easily be provided in urban communities. The land use plan projections of population growth and land designated to accommodate growth indicates that a small percentage of the population growth between 1990 and 2000 will occur in rural areas and unincorporated communities, and the largest percentage will occur in the County's nine cities. The principal centers are projected to be Modesto, Turlock and Ceres.

Even so, the findings of the 1991 land inventory and analysis of public services in the unincorporated communities of Stanislaus County show approximately 2,177 acres available for residential development. Based on existing zoning and current availability of services, this acreage will support up to 5,306 dwelling units, including 899 multi-family units in R-3 and H-1 zones (see Tables 34-35).

**TABLE 34**  
**SUMMARY OF RESIDENTIAL DEVELOPMENT POTENTIAL**  
**IN UNINCORPORATED COMMUNITIES OF STANISLAUS COUNTY**  
**1990**

<b>Zone</b>	<b>Number of Parcels</b>	<b>Number of Acres</b>	<b>D.U. Capacity</b>
R-A	271	321	787
R-1	65	51	263
R-2	4	5	54
R-3	14	22	560
A-2-3*	6	28	10
A-2-10*	136	640	95
A-2-40*	11	159	14
C-1	1	.1	1
H-1	10	14	339
PD	2,431	891	3,150
<b>TOTAL</b>	<b>2,949</b>	<b>2,177.1</b>	<b>5,306</b>

Source: Residential Development Potential in Unincorporated Stanislaus County, 1991.

\* Urban Transition

**TABLE 35**  
**RESIDENTIAL DEVELOPMENT STANDARDS**

<b>Zone</b>	<b>Minimum Parcel Size</b>			<b>Maximum D.U. Capacity Per Acre*</b>
	<b>Public Sewer AND Water</b>	<b>Public Sewer OR Water</b>	<b>Well and Septic Tank</b>	
R-A	8,000 sq. ft.	20,000 sq. ft.	1 acre	4.4
R-1	6,000 sq. ft.	20,000 sq. ft.	1 acre	5.8
R-2	6,000 sq. ft.	20,000 sq. ft.	1 acre	11.6
R-3	6,000 sq. ft.	20,000 sq. ft.	1 acre	25.0
P-D	----- Established by Development Plan -----			
H-1	6,000 sq. ft.	---	---	25.0
C-1	6,000 sq. ft.	---	---	25.0

Source: Stanislaus County Zoning Ordinance

\* After allowing 20% of gross acreage for roads, etc.

SAAG's Housing Needs Report, Volume III, projects that 2,206 new housing units will be needed to accommodate the increased population in the unincorporated area of Stanislaus County through June 30, 1997. This total new construction need includes 904 units for very low- and low-income residents. These needs are best satisfied by the construction of multi-family units or the placement of mobile homes. Since mobile homes are allowed on any single-family lot, there is ample potential for mobile home placement in the County. Similarly, up to 899 multi-family units potentially can be developed in existing R-3 and H-1 zones.

The County residential development potential of 5,032 units more than satisfies the projected new construction need of 2,206 units. No change in County land use policy is necessary to meet the housing demand forecast by SAAG. Detailed findings for each study area are presented in Appendix F.

### **C. ENERGY CONSERVATION MEASURES**

The richest reserves of energy in the United States are not buried deep underground or found offshore. New discoveries are coming about in communities willing to turn to public conservation policies and progressive alternative energy systems to conserve energy at the local level. In order to reduce housing utility costs, and exorbitant energy consumption, planning for energy-efficient housing and land use is becoming increasingly necessary. Stanislaus County, located in California's Central Valley, enjoys mildly cold winters and very warm summers. The County has addressed and will continue to focus on energy conservation measures with these geographic and climatic features in mind.

#### **1. Promotion of Energy Conservation by Local Public and Private Organizations**

The Pacific Gas and Electric Company, Modesto Irrigation District and Turlock Irrigation District are the three major utility companies serving the Stanislaus County area. MID, TID and PG&E promote energy conservation and have implemented programs to inform customers of home energy saving techniques. PG&E offers a free weatherization program administered by Performance Energy of Stanislaus County. Qualified low-income homeowners may be eligible for this program.

The Modesto Irrigation District conducts home energy audits for interested residents at no charge. The district has also implemented a swimming pool load management program and is looking into the possibility of beginning an air conditioning load management program. To encourage the public to weatherproof their homes, thereby decreasing heating and cooling costs, PG&E offers a zero interest payment loan program for customers to make such improvements possible. The utility companies also provide printed material to promote energy conservation.



## **2. Stanislaus County's Current Program**

The County promotes energy conservation through Section 20.52.250 of the Stanislaus County Subdivision Ordinance, requiring that to the extent feasible, subdivisions shall be designed to provide passive or natural heating and cooling opportunities. The County Zoning Ordinance also allows for the installation and use of wind generators or windmills with no height restrictions in A-2 zoned property and a 35-foot height limitation in RA zoned areas.

Stanislaus County also exemplifies its concern for energy conservation through conducting regular energy audits of County government buildings and making necessary improvements.

## **3. New Policies and Programs to Be Implemented in Stanislaus County**

The County Planning Department realizes the importance for continued programs in the planning, creation and implementation of new policies to meet new innovations in energy-saving technology and to preserve natural resources. The Planning Department will continue to investigate new innovations in energy-saving technology and will make appropriate recommended changes to the County's Zoning Ordinance.

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## **VI HOUSING PRODUCTION CONSTRAINTS**

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### **A. NON-GOVERNMENTAL HOUSING CONSTRAINTS**

The ability to fulfill housing needs is greatly constrained by factors prevalent in the housing market. Non-governmental factors inhibiting the availability of housing include housing costs, land prices and construction costs, financing costs and consumer expectations.

#### **1. Housing Costs**

Stanislaus County experienced a very high population increase from 1980 to 1990. Primarily, the discovery of the San Joaquin Valley as an area of affordable housing by San Francisco Bay Area commuters resulted in an increase in local values, and almost all new housing stock was built for this income group. The new target housing market, Bay Area Commuters, could afford a higher down payment than "locals." The result of this influx caused the average price of a single-family home in Modesto to increase by 74% from 1984 to 1990 as shown on Table 36. This is consistent with statewide trends; the average California home has doubled, tripled and even quadrupled in value during the last ten years. In some areas, home prices have grown even faster. Today's housing prices are creating formidable barriers to homeownership. Table 37 compares the costs of median-priced homes in different areas of Stanislaus County.

The income needed to purchase a median priced home places it beyond the reach of most individuals. Affordable housing is by far the most pressing problem, not only for Stanislaus County, but for the whole state of California as well. The rise of the "working poor" elicits the demand for more affordable housing, both for rent and for purchase.

Today, in most cases, it takes two incomes just to pay the rent or mortgage. For instance, two full-time workers earning minimum wages barely earn enough to be able to afford the average median rent of \$448. One person working full-time in Modesto needs to earn \$8.40 per hour to keep within the 30% affordability guidelines and be able to afford the average median rent (\$448). Table 38 compares salaries and rental/mortgage payments.

**TABLE 36**  
**NEW AND EXISTING HOME PURCHASE PRICES IN MODESTO**  
**BY AVERAGE PRICE, AND PERCENTAGE CHANGE**  
**1984 - 1990**

YEAR	Average Home Purchase Price	Annual % Increase
1984	\$78,149	--
1985	\$77,764	-0.5
1986	\$84,166	8.2
1987	\$91,797	9.1
1988	\$99,841	8.9
1989	\$119,703	19.9
1990	\$135,569	13.3

Source: Modesto Association of Realtors, 1991;  
City of Modesto 1992 Draft Housing Element.

**TABLE 37**  
**MEDIAN HOME VALUES AND RENTS**  
**1990**

Location	Median Home Value	Percent of County Medium	Median Rent	Percent of County Median
Ceres	\$127,700	103%	\$421	101%
Denair*	\$101,900	82%	\$417	100%
Hughson	\$91,100	73%	\$322	77%
Keyes*	\$66,800	54%	\$359	86%
Modesto	\$130,700	105%	\$448	107%
Newman	\$91,300	73%	\$300	72%
Oakdale	\$108,900	88%	\$395	95%
Patterson	\$133,500	107%	\$278	67%
Riverbank	\$94,300	76%	\$356	85%
Salida*	\$135,500	107%	\$278	67%
Turlock	\$123,300	99%	\$406	97%
Waterford	\$90,700	73%	\$374	90%
<b>Stanislaus County</b>	<b>\$124,300</b>	<b>100%</b>	<b>\$417</b>	<b>100%</b>

Source: 1990 Census

\* Unincorporated Communities in Stanislaus County



**TABLE 38**  
**COMPARISON OF SALARY RANGES**  
**AND RENTAL/MORTGAGE PAYMENTS**

<b>Occupation</b>	<b>Salary Hourly/Monthly Full-Time</b>	<b>Maximum Rent/Mortgage Payment</b>	<b>Maximum Home Loan Amount</b>
Minimum Wage Wkr.	\$4.25 / \$680	\$227	\$24,480
Retail Clerk (a)	\$5.00 / \$800	\$266	\$28,800
General Office Clerk (a)	\$6.60 / \$1,056	\$352	\$38,106
Shop Mechanic-entry (a)	\$8.40 / \$1,344	\$448	\$48,384
Truck Driver (a)	\$10.90 / \$1,744	\$581	\$62,784
Computer Operator (b)	\$12.36 / \$1,978	\$659	\$71,208
Teacher (c)	\$13.89 / \$2,222	\$740	\$80,025
Registered Nurse (d)	\$15.75 / \$2,520	\$840	\$90,720
Police Officer (b)	\$17.59 / \$2,814	\$938	\$101,304
Fire Fighter (b)	\$18.25 / \$2,916	\$972	\$104,976

Sources: (a) California Employment Development Department, July 1990  
(b) City of Modesto Salary Schedule, July 1991  
(c) Modesto City Schools, beginning (step 1) K-12 teacher salary, October 1991  
(d) Doctors Medical Center, base salary, excluding night shift differential  
(e) City of Modesto, 1992 Draft Housing Element

## **2. Land Prices and Construction Costs**

The vacant per acre land cost in 1980 was approximately \$10,000. By the latter part of 1990, per acre land cost was \$50,000 or more. This increase in land prices can be explained by the "Bay Area Commuter" phenomena mentioned earlier. At the same time, construction costs reported by builders continued to rise, due mainly to the increase in building materials costs. The supply outlook for all kinds of building material remains unclear due to environmental concerns in the lumber industry.

## **3. Financing Costs**

Mortgage interest rates fluctuated throughout the 1980s. Policies set at the federal level affecting interest rates, subsidies, material and wage costs, are cost factors which are little influenced by local policy, desire, or action. The latter part of 1990 experienced a virtual shut down in all housing construction. In the early months of 1992, interest rates dropped to as low as 7%, and new home building and new home purchasing slowly began to emerge in anticipation of some taxing incentives, such as a \$5,000 deduction for down payment for first time buyers.

## **4. Consumer Expectations**

Consumer preference may still be for a detached single-family dwelling, but because of the various factors interacting to drive the price of homes up, households are now more willing to accept alternatives. Some of the alternative options are accepting smaller lots, higher densities, and innovative approaches to today's housing needs.

## **B. GOVERNMENTAL CONSTRAINTS**

Governmental constraints, often called "soft costs," are contributing to an increasingly larger percentage of the cost of housing. Soft costs include fees and application requirements by local government, such as the following:

- water and sewer connection fees
- public facility fees
- legal and consulting fees
- interest during wait for approvals (up to 2 years)
- environmental studies
- building inspection fees
- school impact fees

### **1. Building Codes and Enforcements**

While minimum building codes enforced by State law are essential to the physical construction of safe and lasting housing, additional standards controlling the design or unneeded safety precautions may increase the cost of affordable housing. Stanislaus County imposes no additional requirements beyond the minimum standards established by the State.

### **2. On- and Off-site Improvements**

Land improvements can be categorized as those designated to modify the existing parcel of land, an on-site improvement, or those to modify the exterior, or off-site improvement. The Stanislaus County Public Works Department is responsible for reviewing off-site improvements such as curbs, gutters, sidewalks, pavement, adequate drainage and street lighting. These have been deemed necessary to maintain the public health, safety and welfare standards for a residential community.

### **3. Impact Fees**

According to the State Department of Housing and Community Development, local jurisdictions throughout the state have tended to increase the burden of fees placed on new housing to finance infrastructure, primarily as a result of property tax reductions brought about by Proposition 13. The Department now assumes that impact fees comprise as much as 10% of the construction cost of a new home. Since most fees are levied on a per-unit basis, it is economically advantageous to a developer to build more expensive homes. The per-unit fees, which add as much as \$25,000 in some areas to home costs, are significantly impacting lower-cost units. In Stanislaus County in 1989, the fee for a single-family unit was about \$5,500 which equaled about 4% of a median-priced home.

The County has adopted public facilities fees for unincorporated areas as well as incorporated areas. The public facilities fees are collected at building permit stage. These fees were deemed necessary so that Stanislaus County could provide the needed services and facilities as a result of new growth.

Most of the incorporated cities have developed or are developing public facilities fees for themselves, as well as for their spheres of influence. The County and the cities have reached mutual agreement regarding collection of appropriate public facilities fees at the building permit stage. However, as noted in the goals and policies, this issue is to be reviewed and possibly modified.

Pursuant to 1986 legislation (AB 2926) school districts can directly levy developer fees to defray the costs of accommodating new students. These fees currently are as much as \$1.65 per square foot for new residential construction. However, developer fees do not fully pay for the impact of growth and school districts are attempting to gain full mitigation of school impacts at or during legislative actions by elected officials. Full mitigation may range from \$5,000 to \$10,000 per residential unit.



#### **4. Processing and Permit Procedures**

Expeditious processing and permit procedures can minimize development costs dramatically. Delays often occur in the approval process, which can translate into increased housing costs. Stanislaus County follows differing processing procedures for various planning transactions. Amendments to the General Plan and zoning modifications must go before the Planning Commission and County Board of Supervisors, requiring a minimum of 6 months. Changes of this nature are only considered at three scheduled Board meetings per year, with one extra floating meeting if necessary. Tentative maps for subdivision development are required to pass the Planning Commission, and need Board approval only if a public hearing is requested. All other permits, variances, or transactions of this type must be presented before the Planning Commission for their final approval. When an environmental impact report is required, six months or more will be added to the processing period.

While application fees can contribute significantly to increased housing costs, Stanislaus County has attempted to minimize fees by keeping them below actual costs of providing services. Furthermore, the Planning Department no longer requires zoning use permits but instead allows a staff approval for the expansion, change or modification of any single-family residence or mobile home, which was legally established under a previous zoning designation.

#### **C. TRENDS IN HOUSING PRODUCTION**

The 1980's was a decade of rising prices and rising interest rates. The 1990's have ushered in a recession in the housing market, which has reversed development trends. Developers concentrated on high-cost housing in the 80's as buyers sold existing housing at windfall prices and bought their "dream homes." In 1992, the trend is toward the entry-level buyer.

The truly "affordable" house is not in production and will not be available in any significant numbers until some means can be implemented to decrease development costs, which can be as much as 25% of the cost of a single-family affordable home.

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## VII LOW-INCOME RENTAL UNITS AT RISK OF CONVERSION

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Section 65583 (a)(8) of the Government Code requires an analysis of existing assisted rental housing developments for low-income residents that are eligible to change to market-rate units during the next ten-year period due to termination of use restrictions. The required analysis includes project name and location, earliest possible date of conversion to non-low-income use, and the total number of elderly and non-elderly units which could be lost from the local low-income housing stock. The analysis shall also include an estimate of the total cost of producing new replacement housing units and an estimated cost of preserving the assisted housing development.

The Stanislaus County Planning Department researched all appropriate resources that would likely list at-risk units and found no at-risk units within the unincorporated area of Stanislaus County; all identified at-risk units were found to be located in incorporated areas.

Documents researched included:

- 1) California Debt Advisory Commission Annual Summary 1990, The Use of Housing Bond Proceeds
- 2) Inventory of California FMHA Section 515 Projects Subject to Conversion at Owners Option, Listed by County and FMHA District as of April 1991
- 3) California Housing Partnership Corporation, Inventory of Federally Subsidized Low-Income Rental Units at Risk of Conversion, 1991 Update - Northern California Counties
- 4) Stanislaus County Housing Authority, Section 8 Lower-Income Rental Assistance Project-Based Programs for:
  - \* New Construction
  - \* Substantial or Moderate Rehabilitation
  - \* Loan Management Set-Aside

## VIII EVALUATION OF 1985 HOUSING ELEMENT

The State requires the County to evaluate and revise its 1985 Housing Element according to the following criteria:

1. Effectiveness of the element. (A review of the actual results of the earlier element's goals, objectives, policies and programs.)
2. Progress in implementation. (An analysis of the significant differences between what was projected or planned in the 1985 element and what was achieved.)
3. Appropriateness of goals, objectives and policies. (A description of how the goals, objectives, policies and programs of the updated element incorporate what has been learned from the results of the prior element.)

In compliance with these requirements, the following sections review the effectiveness of the 1985 Housing Element, analyze any discrepancies between its quantified objectives and what was actually achieved, and describe how the 1992 Housing Element incorporates what has been learned from the previous element.

### Effectiveness of the 1985 Housing Element

One measure of the effectiveness of the County's previous housing element is the new residential construction permitted during the 5-year planning period. As shown on Table 39, the County issued permits for construction of a total of 4,129 units in the years 1986-1990.

TABLE 39 SUMMARY OF RESIDENTIAL BUILDING PERMIT ACTIVITY 1986 - 1991		
Type of Construction	Number of Units	Percent of Total
Single-family units	2,359	57.2%
Duplex units	202	4.8%
Apartment units	99	2.4%
Move-in units	177	4.2%
Mobile Homes in parks	341	8.4%
Mobile Homes on private lots	951	23.0%
<b>Total Construction</b>	<b>4,129</b>	<b>100.0%</b>

Source: Stanislaus County Planning Department



Of the total 4,129 units permitted, approximately 58% were single-family units. Another 31% were mobile homes on private lots or in parks. Permits were issued for approximately 301 duplex and apartment units (7.2%) and 177 move-in units (4.2%).

Additional County actions related to or resulting from the 1985 housing element include the following:

1. County made six applications for Community Development Block Grants (CDBGs):
  - 1986 New water well for Riverdale Park Tract
  - 1987 Keyes sewer trunk installation and Monterey Park Tract water distribution system
  - 1989 Salida community needs assessment
  - 1990 Keyes community housing rehabilitation
  - 1990 Countywide housing conditions survey
  - 1991 Keyes community housing rehabilitation
2. County established a redevelopment agency in 1989. One of the three main thrusts of the agency's redevelopment plan is to provide housing rehabilitation and construction of new housing for low- and moderate-income residents; the agency intends to spend more than the required 20% set-aside for this purpose.
3. County made approximately 800 housing repair grants annually through the home repair program operated by the Department of Social Services for SSI/SSP recipients.
4. County actively participated in the Community Housing Revitalization and Development Task Force.
5. County established public facility fees in 1989 to ensure adequate funding of infrastructure required for residential as well as commercial and industrial development.
6. County streamlined its permit processing by adopting concurrent processing of general plan and rezoning applications.
7. County established a homeless assistance program to provide temporary shelter for recipients of AFDC.

## **Progress in Implementation**

Table 40 analyzes the difference between what was projected or planned in the 1985 Housing Element and what was actually achieved. As indicated, the County far exceeded its objective of 317 new units, primarily because of unprecedented population growth that was not anticipated when the 1985 Housing Element was adopted.

On the other hand, the County was less successful in meeting its objectives for housing rehabilitation. The County applied for CDBG funds in 1990 to establish a rehabilitation program in the Keyes community, but the application was denied. It was successfully resubmitted in 1991.

Another major effort to establish a rehabilitation program involves the Stanislaus County Redevelopment Agency, which was established in 1989. The redevelopment agency has adopted its redevelopment plan, which includes housing rehabilitation as one of its main goals. Once tax-increment funds accumulate, the County will be in a stronger position to accomplish its housing rehabilitation objectives.

County efforts to conserve existing housing stock include the housing repair program operated by the Social Services Division of the Welfare Department for SSI/SSP recipients. When the previous element was adopted, the home repair program was issuing about 800 housing repair grants a year; today the program is out of funding and may be discontinued altogether. Until now the program has been funded by the State, which is currently experiencing severe budget problems. The County is making every effort to obtain funding from other sources to keep the program going.

The needs of the homeless were not specifically addressed in the 1985 Housing Element. However, in 1988 the County established a homeless assistance program for AFDC recipients. The program provides cash or vouchers for temporary shelter, as well as referral to other community services available to the homeless. With the goal of helping eligible families find permanent housing, the program also provides payment of security deposits and last month's rent if required for rental agreements. Since its beginning in 1988 through April, 1991, the program approved approximately 13,649 requests for temporary and permanent shelter.

**TABLE 40**  
**PROGRESS IN IMPLEMENTATION OF 1985 HOUSING ELEMENT**

<b>1985 Element Objectives</b>	<b>Results</b>	<b>Explanation of differences</b>
317 units constructed	4,129 units	County experienced unprecedented growth; projected need was underestimated.
Rehabilitation of 30 units per year	None	CDBG application denied; redevelopment agency established but still in early stages.
Submit CDBG applications on an annual basis	Six applications submitted	Five out of six applications were granted.
Participate in Community Housing Task Force	Done	Planning staff actively participated until Task Force disbanded in 1992.
Adopt condominium ordinance by 1986	Not done	Staffing limitations.
Issue housing repair grants to SSI recipients	Done but...	Program is currently out of funding and may be permanently discontinued.
Streamline permit processing by 1985	Done	"One-stop shop review" of permit applications is in place.
Annually review fees to ensure they are consistent with costs	Done	County application fee and public facility fees have been in place since 1989.
Amend zoning ordinance to encourage energy conservation by 1984	Not done	Staffing limitations.
Adopt Fair Housing Ordinance by 1985	Not done	Staffing limitations.
Encourage second units	Done	Limited demand.
Provide density bonus	Done	Limited demand.



## **Appropriateness of Updated Goals, Objectives and Policies**

The goals, objectives, policies and programs of the 1992 Housing Element reflect the County's past experience in two main ways:

1. Although the County has issued permits for 4,129 housing units since adopting the 1985 Housing Element--far exceeding its objective of 317 units--it is difficult to determine whether affordability needs have been met. No quantified objectives were established specifically for low- and very low-income groups and no data is available to determine the price ranges of the housing units constructed.

The 1992 Housing Element specifically addresses the needs of low- and very low-income residents and establishes quantified objectives for the construction, rehabilitation and preservation of housing to meet those needs.

The 1992 Housing Element also includes a commitment to improve the County's housing database so that progress in meeting objectives can be evaluated.

2. County efforts to implement the 1985 Housing element were hindered by budget constraints and staffing limitations. Confronted by a booming population and escalating demands for services, Stanislaus County (like many other public agencies) is compelled to do more with less.

The 1992 Housing Element includes a commitment to prioritize limited staff time to programs of greatest need.

For a detailed evaluation of the 1985 Housing Element, see Appendix C.

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## IX. HOUSING GOALS, OBJECTIVES, POLICIES AND PROGRAMS

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### INTRODUCTION

Analysis of housing supply data, housing characteristics, special needs and related economic demographic factors identifies numerous housing needs and problems in Stanislaus County, particularly for very low-, low- and moderate-income households. This section describes the actions that will be undertaken by the County to supplement or complement present endeavors to meet housing needs. Meeting the challenge will require action by both the private and public sectors.

**Private Sector:** The housing delivery system is essentially a private system involving the production, exchange and management of the housing supply. The resolution of certain housing problems is, therefore, critically dependent upon the decisions and actions of private developers, lenders, investors, citizens, community groups and other actors in the private sector.

**Public Sector:** Local government also plays an important role, continuously influencing the housing delivery system by its decisions regarding land use and transportation planning, zoning, utility extensions, building codes and various other standards and regulations. Similarly, federal and state governmental actions regarding property and income taxation, housing subsidy programs, and monetary and fiscal policies have far-reaching effects on housing.

**Coordination Required:** Because the housing delivery system responds to so many diverse influences, coordination between private and public sectors is essential in effectively addressing the County's housing needs.

**Guidelines for Action and Decisions:** The goals, objectives, policies and programs set forth below serve as guidelines for County actions and decisions in housing-related matters. Consistent with state and national housing objectives, the goals and policies reflect a commitment to provide a decent home and suitable living environment for every individual and family.

**Five-Year Action Plan:** Together the goals, objectives, policies and programs comprise an action plan for housing in Stanislaus County through June 30, 1997. The plan has five goals, each with its own separate areas of emphasis and corresponding policies and programs.

**Programs:** Programs are specific actions or procedures designed to implement or carry out policies. Many of the programs are interrelated and applicable to more than one goal or policy. For example, housing programs designed to assist the elderly or other special needs households also assist low-income individuals. Similarly, policies designed to provide adequate sites for development also can be viewed as a removal of governmental constraints. To avoid unnecessary duplication, programs usually are listed only once under the most appropriate goal.

Included in the description of each program is an estimated timeframe for



completion. Many of the programs can be implemented within a one- to five-year period; other programs are ongoing. Funding sources and County agencies responsible for implementing the programs are identified. Programs are limited to only those tasks that are within the County's ability to implement and that are financially feasible.

In an era of fiscal uncertainty, it is difficult to predict whether funding will be available for these programs. In all cases, the County's commitment to the actions, timeframes and budget sources specified for each program is subject to State and County budget constraints.

Agencies listed as responsible Agencies for each program include only departments or offices of the Stanislaus County Government, as well as the Stanislaus County Redevelopment Agency and the Stanislaus County Housing Authority, which are independent agencies but work closely with Stanislaus County. Many other agencies outside county government may be involved in these programs but are not obligated to do so under this plan.

**Assumptions:** Various assumptions are inherent in the plan. These assumptions reflect basic values concerning the housing delivery system in Stanislaus County:

1. The private sector is, and should be, the major provider of housing.
2. One of the County's roles should be to encourage and support private, non-profit efforts to better serve all residents, particularly those who are not being served by the housing system because of economic considerations.
3. The County alone does not have sufficient financial resources or power to solve the housing problem. Basic solutions will largely depend on federal and state housing and economic policy decisions that influence housing production and personal income, the major determinants of how well needs are met in the housing market.
4. Expansion of housing opportunities is closely tied to the development of adequate employment opportunities and maintenance of income levels for all segments of the population.
5. The County may help meet housing needs by involvement in programs using CDBG funds or redevelopment set-aside monies, expediting the review process, encouraging alternative building materials and effectively implementing those Special State Housing Requirements as identified in Appendix A.

**Sources of Data:** The County will use the Stanislaus Area Association of Government (SAAG's) 1990-97 fair share allocation of regional housing needs as a base for implementation of its housing programs. The 1990 Census data will be used to the extent available. Other data will be collected to augment and provide more up-to-date information for the preparation of the 1992-97 Housing Element.



## HOUSING ELEMENT GOALS

1. Encourage the provision of adequate, affordable housing including units for rent and for ownership for residents of all income groups, including very low-, low- and moderate-income households.
2. Maximize housing choices and opportunities throughout Stanislaus County.
3. Conserve and improve Stanislaus County's existing housing stock.
4. Designate sufficient sites for all types of residential development required to meet projected future housing needs.
5. Minimize governmental constraints to affordable housing in Stanislaus County.

## QUANTIFIED OBJECTIVES

Income Group	Construct	Rehab	Conserve
Very Low	529	43	13
Low	375	21	50
Moderate	463	61	0
Above Moderate	838	0	0
<b>TOTAL</b>	<b>2,206</b>	<b>125</b>	<b>63</b>

## AFFORDABLE HOUSING

**Goal 1:** Encourage the provision of adequate, affordable housing including units for rent and for ownership for residents of all income groups, including very low-, low- and moderate-income households.

### *Policies*

- 1.a The County shall seek and use federal, state, and local funds to provide and subsidize low-cost housing.
- 1.b The County shall encourage public/private sector partnerships and cooperation in developing and implementing solutions to affordable housing problems.
- 1.c The County shall provide incentives to developers to build a range of housing that is affordable to County residents, including very low-, low- and moderate-income households.
- 1.d The County shall encourage energy conservation in existing homes and new housing developments.

### *Programs*

#### Program 1.1 - Redevelopment Funds (New)

Twenty-five percent of tax increments in Redevelopment Areas has been allocated to increasing and improving the supply of housing for low- and moderate-income households. The County will work with the Redevelopment Agency to establish policy guidelines for the expenditure of the housing set-aside monies.

Responsible Agencies: Redevelopment Agency  
Planning Department  
Housing Authority

Time Frame: Ongoing

Funding: Department/Agency Budgets  
Tax Increment Funds

### Program 1.2 - Community Reinvestment Act (New)

Contact lending institutions that handle County investments and begin negotiations for the use of Community Reinvestment Act (CRA) funds. In addition, consider limiting County's financial business to those lending institutions with the most aggressive and beneficial CRA programs. Community Reinvestment Act funds are to be targeted for housing opportunities for very low- and low-income groups.

Responsible Agencies: Chief Administrative Office  
Treasurer/Tax Collector  
Debt Advisory Committee

Time Frame: 1992-1994

Funding: Department/Agency Budgets

### Program 1.3 - Bank Community Development Company (New)

In conjunction with SCEDCO, initiate the establishment of a Bank Community Development Company (CDC) as outlined in Program 22 of the County's Economic Strategic Plan (September 1989). Use Community Reinvestment Act (CRA) funds in conjunction with Redevelopment Agency set-aside monies to establish a fund for low-income housing opportunities.

Responsible Agencies: Chief Administrative Office  
Planning Department

Time Frame: 1994-1996

Funding: Department Budgets  
CRA Funds  
Tax Increment Funds



#### Program 1.4 - HOME Investment Partnership Act (New)

In order to participate in the HOME program, the County will encourage all nine cities to form a consortium and to prepare a joint Comprehensive Housing Affordability Strategy (CHAS). HOME funds may be used to develop and support affordable housing, including tenant-based rental assistance, assistance to first-time buyers and existing homeowners, property acquisition, new construction, reconstruction, moderate or substantial rehabilitation, site improvements, demolition, relocation expenses and other reasonable and necessary expenses related to development of non-luxury housing.

Responsible Agencies: Planning Department in conjunction with cities  
Housing Authority

Time Frame: 1992-1993

Funding: Department/Agency Budgets  
CDBG Technical Assistance Grants

#### Program 1.5 - Coordination with Agencies and Organizations

Continue to work with Federal, State and local governmental agencies, as well as private, non-profit organizations and other community groups in coordinating local and regional housing programs and in reaching common housing goals.

Responsible Agencies: Planning Department  
Housing Authority

Time Frame: Ongoing

Funding: Department/Agency Budgets

#### Program 1.6 - Participation in STANCO (New)

Participate in the Stanislaus County Affordable Housing Corporation (STANCO), a private, non-profit housing corporation created to promote community support, facilitate public and private partnerships, seek funding and provide technical assistance for affordable housing.

Responsible Agencies: Planning Department  
Board of Supervisors

Time Frame: Ongoing

Funding: General Fund  
Department Budget

### Program 1.7 - Community Housing Coalition (New)

The County will participate in a local community housing coalition that will be formed to include realtors, developers, business leaders, environmentalists, low-income housing producers and advocates, social service providers, representatives of public agencies and other interested organizations in cooperation with Chambers of Commerce and other community groups. This coalition will meet quarterly, or more often as need dictates, to generate input and promote solutions to problems on a community-wide basis. The function of the coalition will be to consolidate and coordinate local housing efforts, which are currently splintered and inefficient.

Responsible Agencies:      Planning Department  
   Housing Authority

Time Frame:                      Ongoing

Funding:                         Department/Agency Budgets

### Program 1.8 - Density Bonus Ordinance (New)

Prepare and adopt an ordinance to implement the State Density Bonus law, which offers developers the incentive of increased density and flexibility in development standards in exchange for the construction of affordable housing.

Responsible Agencies:      Planning Department  
   Board of Supervisors

Time Frame:                      1992-1994

Funding:                         Department Budget

### Program 1.9 - New Towns (New)

Require specific plans for new towns, or self-contained communities of 500 acres or more, to designate land uses that will accommodate housing for all economic groups. The percentage of housing types for each income level will be determined on a project-specific basis. Factors to be considered include but are not limited to the County's regional housing needs by income group and the overall economic feasibility of the project based on anticipated retail value less costs of land, infrastructure, fees and actual construction.

Responsible Agencies:      Planning Department

Time Frame:                      1992

Funding:                         Department Budget  
   Developer Fees

#### Program 1.10 - In-Lieu Fees (New)

In conjunction with Program 1.9, develop in-lieu fees or a surcharge for the construction, replacement or rehabilitation of very low-, low- and moderate-income housing units.

Responsible Agencies: Planning Department

Time Frame: 1993-1994

Funding: Department Budget

#### Program 1.11 - Housing Trust Fund (New)

Investigate the possibility of establishing a Housing Trust Fund to provide funding for very low-, low- and moderate-income housing.

Responsible Agencies: Planning Department

Time Frame: 1992-1994

Funding: Department Budget  
Redevelopment Tax Increment Funds  
Developer Fees  
Grant monies and any other future resources that would increase the supply of low- and moderate-income housing.

#### Program 1.12 - Land Banking (New)

Consider establishing a land banking program, which will provide properties to be used for very low- and low-income housing programs. The program would allow for developer donations and purchase by grants. First right of refusal of tax sale properties would be given to non-profit housing organizations or the Stanislaus County Housing Authority.

Responsible Agencies: Planning Department

Time Frame: 1993-1994, Ongoing

Funding: Planning Department  
Redevelopment Tax Increment Funds  
Donations



### Program 1.13 - Equity Sharing (New)

Consider establishing an equity sharing program wherein the County would assist eligible buyers with the purchase of a home. When the house is sold, the equity earned through appreciation would be shared between the County and the occupants. The County's share of earned equity would then go into a housing trust fund.

Responsible Agencies:      Planning Department  
   Board of Supervisors

Time Frame:                      1994-1995

Funding:                         Department Budget

### Program 1.14 - Reinvestment Program (New)

In conjunction with Program 1.13, develop program to direct the County's profit from the sale of low-income housing to be reinvested in similar housing programs and projects.

Responsible Agencies:      Planning Department

Time Frame:                      1995-1997

Funding:                         Department Budget

### Program 1.15 - Article 34 Allocation (New)

Article 34 of the California State Constitution requires public entities to obtain voter approval for the construction of low-income housing projects. The County will prepare a ballot measure and seek voter approval for the construction of a yearly allocation of low-income housing units.

Responsible Agencies:      Planning Department  
   Housing Authority  
   Board of Supervisors

Time Frame:                      1993-1994

Funding:                         Department/Agency Budgets

#### Program 1.16 - Building Code Enforcement

Continue to enforce federal and state laws such as the Housing Code, Chapter 16.16, and the Dangerous Building Code, Chapter 16.24, that provides minimum health and safety standards in housing or other buildings.

Responsible Agencies: Public Works Dept., Building Inspection Division  
Department of Environmental Resources

Time Frame: Ongoing

Funding: Department Budgets  
Application Fees

#### Program 1.17 - Building and Design Standards for Residential Energy Conservation

Continue to reduce energy costs through building and design standards that encourage conservation of energy resources and utilization of alternative energy resources.

Responsible Agencies: Public Works Dept., Building Inspection Division  
Planning Department

Time Frame: Ongoing

Funding: Department Budgets

## HOUSING OPPORTUNITIES

**Goal 2:** Maximize housing choices and opportunities throughout Stanislaus County.

### *Policies*

- 2.a The County shall promote adequate opportunities for decent, safe, and affordable housing for the elderly, handicapped, families with female-headed households, large families, farm workers, the homeless, and other residents with special needs.
- 2.b The County shall promote adequate housing opportunities for all residents regardless of age, race, sex, marital status, ethnic background, source of income or other arbitrary factors.

### *Programs*

#### Program 2.1 - Funding and Technical Assistance for Special Needs Housing

Seek and use all available funding programs and other types of housing assistance in an effort to accommodate the housing needs unique to special needs groups. Sources of funding and housing assistance include but are not limited to programs operated by the Farmers Home Administration, HCD, the Stanislaus County Housing Authority, Stanislaus County Affordable Housing Corporation (STANCO) and Self-Help Enterprises.

Responsible Agencies: Planning Department  
Area Agency on Aging  
Stanislaus County Housing Authority  
Department of Social Services

Time Frame: Ongoing

Funding: Department/Agency Budgets

#### Program 2.2 - Residential Accessibility

Continue to promote accessibility for the disabled and handicapped by reviewing plans for apartment complexes for compliance with state and federal regulations.

Responsible Agencies: Public Works Dept., Building Inspection Division

Time Frame: Ongoing

Funding: Department Budget



### Program 2.3 - Fair Housing Ordinance (New)

Prepare, adopt and implement a Fair Housing Ordinance, which will prohibit discrimination in the sale, lease, and rental of housing based on race, color, religion, sex, age or national origin.

Responsible Agencies:      Planning Department  
   Board of Supervisors

Time Frame:                      1993-1994

Funding:                         Department Budget

### Program 2.4 - Federal and State Housing Law

Continue to enforce the following federal and state laws that prohibit discrimination in housing:

Federal Fair Housing Amendment Act of 1988  
Title VIII of the 1968 Civil Rights Act  
State Fair Housing Act (Government Code, Section 12955)  
Unruh Act (Civil Code, Section 50)

Responsible Agencies:      Planning Department  
   Housing Authority

Time Frame:                      Ongoing

Funding:                         Department/Agency Budgets

### Program 2.5 - Information and Referral

Continue to provide housing information and referral services to very low-, low- and moderate-income persons and special needs groups on an as-needed basis. Individuals seeking housing advice, counseling and other types of assistance will be referred to public agencies, community-based organizations and other service providers of the requested service or assistance.

Responsible Agencies:      Department of Social Services  
   Stanislaus County Housing Authority  
   Planning Department

Time Frame:                      Ongoing

Funding:                         Department/Agency Budgets  
   State and Federal Funds

### Program 2.6 - Allow Farmworker Housing in Agricultural Zones

Continue to allow farm-employee housing in agricultural zones. Existing A-2 zoning allows temporary farm labor camps in connection with any agricultural work or place where agricultural work is being performed. Housing for year-round, full-time farm employees is permissible in addition to the number of dwellings normally allowed by the density standard.

Responsible Agencies:      Planning Department

Time Frame:                      Ongoing

Funding:                         Application Fees

### Program 2.7 - Expedited Permitting Procedure for Farmworker Housing (New)

Prepare, adopt and implement an expedited permitting procedure for construction of temporary farmworker housing similar to Ordinance No. 4166 adopted by Sonoma County.

Responsible Agencies:      Planning Department  
   Department of Environmental Resources  
   Board of Supervisors

Time Frame:                      1992-1993

Funding:                         Department Budgets

### Program 2.8 - State and Federal Housing Programs for Farm Workers

Continue to assist the Stanislaus County Housing Authority in its administration of state and federal housing programs for farm workers.

Responsible Agencies:     Planning Department  
   Stanislaus County Housing Authority

Time Frame:                    Ongoing

Funding:                        Department/Agency Budgets

### Program 2.9 - State Regulations Regarding Farmworker Housing

Continue to enforce state regulations regarding farmworker housing.

Responsible Agencies:     Department of Environmental Resources

Time Frame:                    Ongoing

Funding:                        Department Budget

### Program 2.10 - Second Units

Continue to provide affordable housing for special needs groups by allowing the construction of second units on lots zoned for single-family residential use, subject to the issuance of a use permit. Second units provide affordable housing for family members, senior citizens, handicapped persons and renters.

Responsible Agencies:     Planning Department

Time Frame:                    Ongoing

Funding:                        Department Budget



### Program 2.11 - Homeless Assistance Program

Continue to provide cash or vouchers for temporary shelter for AFDC recipients, as well as referral to other community services available to the homeless. With the goal of helping eligible families find permanent housing, the program also provides payment of security deposits and last month's rent if required for rental agreements.

Responsible Agencies:      Social Services Department

Time Frame:                      Ongoing

Funding:                          Department Budget

## HOUSING REHABILITATION

**Goal 3:** Conserve and improve Stanislaus County's existing housing stock.

### *Policies*

- 3.a The County shall assist unincorporated communities in maintaining and rehabilitating the existing housing stock as decent, safe, sanitary and affordable housing.
- 3.b The County shall provide assistance to improve community surroundings and infrastructure in residential areas.
- 3.c The County shall encourage and facilitate housing and economic development and revitalization in unincorporated communities.

### *Programs*

#### Program 3.1 - Redevelopment Agency (New)

The Stanislaus County Redevelopment Agency was established by the Board of Supervisors in 1989. The purpose of this agency is to improve and revitalize unincorporated communities through eliminating blight, expanding the supply of low- and moderate-income housing, and expanding employment opportunities. Redevelopment activities will focus on 16 project areas established throughout the County.

Three major areas of housing activity are identified in the Redevelopment Plan:

- 1. Funding infrastructure improvements that would allow housing sites to develop in a safe and effective manner and would reduce costs so that housing would be more affordable for first-time buyers and moderate-income households.
- 2. The creation of viable infill housing opportunities through the acquisition of sites for which multi-family housing could be developed or rehabilitated.
- 3. Development of a comprehensive, long-term rehabilitation program aimed at attacking blighted housing conditions in the project areas.

Twenty-five percent of tax increments will be allocated towards increasing and improving the supply of housing for low- and moderate-income households. As tax increment funds accumulate, the Redevelopment Agency needs to develop specific

guidelines for the utilization of tax increment set-aside monies for new construction and the rehabilitation of existing housing.

Responsible Agencies: Planning Department  
Redevelopment Agency

Time Frame: Ongoing

Funding: Department/Agency Budgets  
Tax Increment Funds

#### Program 3.2 - CDBG Funds

Continue to apply for community development block grants for the purpose of rehabilitating existing housing stock. Targeted areas are unincorporated communities.

Responsible Agencies: Planning Department

Time Frame: Ongoing

Funding: Department Budget

#### Program 3.3 - Keyes Rehabilitation Project (New)

Utilize \$500,000 acquired through a CDBG rehabilitation grant to rehabilitate 24-26 housing units in the unincorporated community of Keyes.

Responsible Agencies: Stanislaus County Housing Authority  
Planning Department

Time Frame: 1992-1993

Funding: CDBG Grant

#### Program 3.4 - Home Repair Program

Continue to issue housing repair grants to recipients of SSI/SSP assistance. If funding from the State is not available, the County will seek other sources of funding to keep the program going.

Responsible Agencies: Social Services Department

Time Frame: Ongoing

Funding: Department Budget



## SUFFICIENT SITES

**Goal 4:** Designate sufficient sites for all types of residential development required to meet projected future housing needs.

### *Policies*

- 4.a The County shall identify unincorporated areas with adequate infrastructure and limited environmental concerns that are most suited for housing, especially lower cost and higher density housing.
- 4.b The County shall establish and maintain an inventory of buildable lots with limited environmental constraints, current and planned infrastructure and appropriate zoning for the provision of sufficient housing sites.
- 4.c The County shall identify specific methods and provide assistance to improve infrastructure in residential areas.

### *Programs*

#### Program 4.1 - General Plan Review

Review existing General Plan, community plans, and zoning designations on an ongoing basis in a continuing effort to ensure that an adequate supply of land is available to meet local and regional housing goals for all types of housing.

Responsible Agencies: Planning Department  
General Plan Update Committee

Time Frame: Ongoing

Funding: Department Budget

#### Program 4.2 - Residential Lands Inventory/GIS (New)

Establish and maintain an inventory of lands designated for residential use in the unincorporated areas of Stanislaus County by organizing resources to begin operation of a computer database.

Responsible Agencies: Planning Department  
MIS Department

Time Frame: Ongoing

Funding: Department Budgets

#### Program 4.3 - Redevelopment Agency (New)

Coordinate with the Stanislaus County Redevelopment Agency on the use of housing set-aside funds to install or upgrade infrastructure for low- to moderate-income housing projects.

Responsible Agencies:      Redevelopment Agency  
   Planning Department

Time Frame:                      Ongoing

Funding:                         Department/Agency Budgets  
   Tax Increment Funds

#### Program 4.4 - CDBG Funds

Continue to apply for Community Development Block Grant Funds available for infrastructure improvements.

Responsible Agencies:      Planning Department

Time Frame:                      Application for CDBG funds annually

Funding:                         Department Budget

#### Program 4.5 - Community Services Districts and County Service Areas (New)

Investigate the feasibility of establishing Community Services Districts or County Service Areas for the provision of sewer and water service to unincorporated areas.

Responsible Agencies:      Department of Environmental Resources  
   Planning Department  
   Public Works Department

Time Frame:                      1993-1994

Funding:                         Department Budgets  
   CDBG Technical Assistance Grants

#### Program 4.6 - Urban Infill

Require new housing projects to locate in areas with existing public facilities and services before expanding into areas without services. Also review and revise development standards if possible to allow development of irregular, small or otherwise substandard parcels.

Responsible Agencies:      Planning Department  
   Board of Supervisors

Time Frame:                      Ongoing

Funding:                         Department Budget



## GOVERNMENTAL CONSTRAINTS

**Goal 5:** Minimize governmental constraints to affordable housing in Stanislaus County.

### *Policies*

- 5.a The County shall ensure that its standards, ordinances and application processing procedures serve to expand housing opportunities for County residents.
- 5.b The County shall remove governmental regulations that unnecessarily increase the costs of housing in Stanislaus County.

### *Programs*

#### Program 5.1 - Review Regulations

Review existing fees, standards, ordinances and procedures on an ongoing basis in a continuing effort to identify barriers to affordable housing and determine methods for reducing housing costs.

Responsible Agencies: Planning Department

Time Frame: Ongoing

Funding: Department Budget

#### Program 5.2 - Annual Meeting (New)

Conduct a public meeting once a year so that individuals and groups interested in local housing issues can discuss their concerns and offer suggestions on how the County can remove barriers to affordable housing.

Responsible Agencies: Planning Department  
Board of Supervisors

Time Frame: Annually

Funding: Department Budgets

### Program 5.3 - Public Facility Fees (New)

The County will annually review the level of fees charged to ensure that they are consistent with the cost of providing public services and facilities and do not contribute unnecessarily to increasing housing costs.

The County also will consider the possibility of waiving fees for very low-income housing projects, pro-rating fees for seasonal farmworker housing projects, and deferring payment of fees for very low- and low-income housing projects. (Please note: school impact fees are not subject to waiver or deferral under this program.)

Responsible Agencies:      Planning Department  
   Board of Supervisors  
   Public Facility Fees Committee

Time Frame:                      Ongoing

Funding:                         Department Budgets

### Program 5.4 - Development Standards (New)

The County will consider waiving various development standards and street requirements on a project-by-project review. Improvements are thus deferred, making many projects feasible due to a reduction in initial expenses. Factors considered in waiving standards include, but are not limited to, the following:

- Location
- Density
- Market
- Design Concepts

The County will also consider reducing its minimum lot size from 6,000 sq. ft. to 5,000 sq. ft. where public sewer and water are available.

Responsible Agencies:      Planning Department  
   Public Works Department

Time Frame:                      Ongoing

Funding:                         Department Budgets  
   Application Fees

### Program 5.5 - Planning Development

Continue to encourage use of Planned Development (PD) zones in lieu of standard residential zoning. PD allows higher housing densities and greater flexibility in design, making it possible to develop a broader spectrum of housing choice for residents.

Responsible Agencies: Planning Department

Time Frame: Ongoing

Funding: Department Budget

### Program 5.6 - One-stop Permits

Continue to improve the efficiency of “one-stop permit review.”

Responsible Agencies: Planning Department  
Public Works Dept., Building Inspection Division

Time Frame: Ongoing

Funding: Department Budgets  
Application Fees

### Program 5.7 - Building Code Review

Review and amend ordinances to reflect changes in mandated laws and emergency federal, state and local trends.

Responsible Agencies: Planning Department  
Public Works Dept., Building Inspection Division

Time Frame: Ongoing

Funding: Department Budgets



### Program 5.8 - Duplexes

Continue to allow the development of duplexes on corner lots in single-family residential zones, provided that urban services are available, the units face different streets, and the lot size meets minimum zoning regulations.

Responsible Agencies: Planning Department

Time Frame: Ongoing

Funding: Application Fees

### Program 5.9 - Mobile Homes

Continue to allow mobile homes or manufactured housing on lots zoned for single-family residences.

Responsible Agencies: Planning Department

Time Frame: Ongoing

Funding: Application Fees

### Program 5.10 - Second Units

Continue to allow the construction of second units on lots zoned for single-family housing.

Responsible Agencies: Planning Department

Time Frame: Ongoing

Funding: Application Fees

### Program 5.11 - Farmworker Housing

Continue to allow farmworker housing in agricultural zones.

Responsible Agencies: Planning Department

Time Frame: Ongoing

Funding: Application Fees

### Program 5.12 - Expedited Permitting Procedure for Farmworker Housing (New)

Consider adoption of an expedited permitting procedure for construction of temporary farmworker housing similar to Ordinance No. 4166 adopted by Sonoma County.

Responsible Agencies: Planning Department  
Department of Environmental Resources  
Board of Supervisors

Time Frame: 1992-1993

Funding: Department Budgets

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